IT Client Services

A Division of American Student Assistance

MODEL Direct User Guide (School Version)

version 2004.04

Rev. Date: 11/5/04

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Contents

INTRODUCTION TO THE MODEL DIRECT USER GUIDE (SCHOOL VERSION)

Overview

Since 1998, the ASA System has provided Schools, Lenders and Guarantors with a powerful tool for managing the entire student loan process - from origination to claims. MODEL Direct takes the power of the ASA System a step further - providing both small and large institutions with a simple and intuitive method for:

- adding and modifying loans.
- processing and modifying disbursement records.
- certifying, denying or rejecting PLUS Loans.
- transferring and viewing CommonLine files.
- viewing detailed report information - on demand.

MODEL Direct gives you the processing capabilities of a large Client/Server application - without the hardware and configuration issues! You simply log in and start processing your loan volume.

Assumptions

This user guide assumes the following:

- You are familiar with Microsoft Windows and standard Windows conventions.
- You know how to navigate the web using Microsoft Internet Explorer or Netscape Navigator.
- You understand the processing of student loan creation and disbursement.

Understanding of the following concepts is helpful but not required:

- Familiarity with other elements of the ASA System (the Enterprise Client, and the Enterprise Database).

Required Configuration

Your system should be configured as follows:

Browser:

- Microsoft Internet Explorer 4.0 or higher (**Note**: version 6.0 with the Latest Microsoft Service Pack is strongly recommended).

  - o The latest Internet Explorer service pack information is available at:

    http://www.microsoft.com/windows/ie/default.asp

- Netscape Navigator 4.06 and higher

  Important:

  - o MODEL Direct is NOT compatible with Netscape Navigator 6.

  - o Your browser must also be configured to:

    - Use Secure Sockets Layer (SSL), and:

    - accept cookies.

Third Party Software

To work with MODEL Direct Reports (see page 115), you need the following applications:

- Adobe Acrobat Reader 4.0 or higher (to view reports)

  - o You can download a free version of Acrobat Reader at:

    http://www.adobe.com/products/acrobat

- Microsoft Excel 4.0 or higher (to view reports saved in Excel or CSV format)

  - o You can download a free version of Microsoft Excel Reader at:

    http://www.microsoft.com/downloads/

Logging In

The logon process is simple.

- Your Client Representative will provide you with:

  - o the URL (web address) of the MODEL Direct Login page, and:

  - o a User ID and password

  You then:

o Navigate to the MODEL Direct login page with your browser.

o Click on the **For Schools, Lenders and Servicers** Link:

Note: schools can also elect to have borrowers access MODEL Direct to:

- initiate loans and

- view status information concerning their loans.
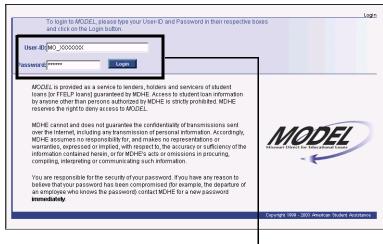
Note: Borrower use of MODEL Direct is not covered in this document. Please speak with yourMODEL Direct Client Representative for more information on configuring MODEL DirectSLGFA Direct for borrowers.

You'll see the following:

Important...

By logging into MODEL Direct, you agree to the following

- MODEL Direct is provided as a service to lenders, holders and servicers of student loans [or FFELP loans] guaranteed by MDHE. Access to student loan information by anyone other than persons authorized by MDHE is strictly prohibited. MDHE reserves the right to deny access to MODEL Direct.
- MDHE cannot and does not guarantee the confidentiality of transmissions sent over the Internet, including any transmission of personal information. Accordingly, MDHE assumes no responsibility for, and makes no representations or warranties, expressed or implied, with respect to, the accuracy or sufficiency of the information contained herein, or for MDHE's acts or omissions in procuring, compiling, interpreting or communicating such information.
- You are responsible for the security of your password. If you have any reason to believe that your password has been compromised (for example, the departure of an employee who knows the password) contact MDHE for a new password immediately.
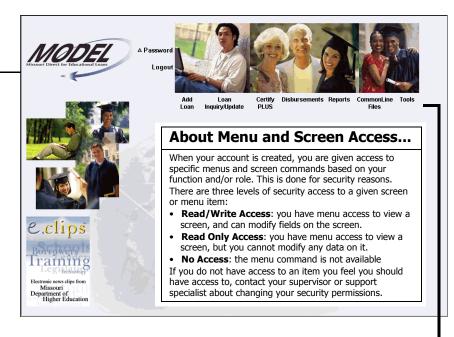
Note: your password is case sensitive.

o *Are you logging on to* MODEL Direct *for the first time?*

Yes: you will be required to change your password (see page 5).

No: You'll be taken to the MODEL Direct Home Page:

Tip: Regardless of where you are in MODEL Direct, you can return to the Home Page by clicking on the MODEL Direct logo.

MODEL
Missouri Direct for Educational Loans

△ Password

Logout

Add Loan | Loan Inquiry/Update | Certify PLUS | Disbursements | Reports | CommonLine Files | Tools

About Menu and Screen Access…

When your account is created, you are given access to specific menus and screen commands based on your function and/or role. This is done for security reasons.

There are three levels of security access to a given screen or menu item:

- **Read/Write Access**: you have menu access to view a screen, and can modify fields on the screen.
- **Read Only Access**: you have menu access to view a screen, but you cannot modify any data on it.
- **No Access**: the menu command is not available

If you do not have access to an item you feel you should have access to, contact your supervisor or support specialist about changing your security permissions.

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Missouri Department of Higher Education

MODEL Direct Menu Options:

Change your Password (see page 5)

Log off of MODEL Direct (see page 5).

Enter both Stafford and PLUS Loans (Full App as well as Fastap - see page 9).

- Use the Template feature when entering multiple loans with similar information (see page 21).

△ Password

Logout

Add Loan | Loan Inquiry/Update | PLUS Certification Request | Disbursements | Reports | CommonLine Files | Tools

Check the validity of an SSN, and View and/or update an Institution Address (see page 127).

- View/update an individual's Application Record, Loan Record or MPN (see page 37).

- Change the Hold/ Release status of multiple records (by SSN or Search Criteria - see page 78).

- Certify new PLUS Loans,

- Certify PLUS Loans you previously refused, and:

- View/Print notifications on declined loans (See page 83).

View a Student's Disbursements (See page 95), and:

- Decrease Amounts

- Change dates

- Cancel/Reduce a Disbursement

- Hold/Release a Disbursement

View and set options for subscription and custom reports (see page 115).

Upload and view CommonLine files (see page 105).

You can send Application Send Files (ASFs) and receive:

- Solicited Response Files

- Unsolicited Response Files, and:

- Disbursement Roster Files

Logging Out

For security reasons, it is important to log out of MODEL Direct when you've completed a session.

- On clicking the **Log Out** link, you will be returned to the login page.

  Note: You may see the window below. If so, click the **Yes** button:

Changing Your Password

It is good security practice to change your password periodically (and MODEL Direct forces you to do so at certain intervals - see sidebar). Use the **Password** option to do this:

<table>
<tr><td>

Important!

- The first time you log into MODEL Direct you will be directed to this screen, and required to change your password.
- You *must* change your password every 180 days.
  - If your account is active (see below), MODEL Direct prompts you to change your password once it is more than 180 days old.
- If you do not use your MODEL Direct account for 360 days, it becomes inactive, and you will not be able to log in.
  - Contact your MODEL Direct Client Representative or Technical Support Representative to obtain a new password.

</td></tr>
</table>

Click the **Password** link:

Enter your old password, and then enter your new password twice (in the **New Password** and **Confirm New Password** fields).

The parameters for passwords are as follows:

- It can be eight to fourteen characters in length.
- It can contain any combination of characters or numbers.
- It cannot contain spaces.

Inactivity Time-Out Period

A MODEL Direct session "times out" after 20 minutes of inactivity (this is done both for security and system performance reasons). You are then required to log in again.

For example:

- You are working in MODEL Direct, and are called away to a meeting.

- You come back in 25 minutes, and attempt to complete the task you were engaged in.

- MODEL Direct displays the following window, alerting you that your session has timed out:

Click on the **For Schools, Lenders and Servicers** button to log in again (see page 2).

ADDING LOANS IN MODEL DIRECT

From the Add Loan menu option, you can:

- add Stafford Loans.

- add PLUS Loans.

- create, modify and delete loan templates (to automate data entry when entering multiple loans).

Adding a Stafford Loan

❑ TO ADD A STAFFORD LOAN IN MODEL DIRECT

1 From the MODEL Direct Home Page, select the **Add Loan** link:

2 Click the **Add Stafford Loan** link
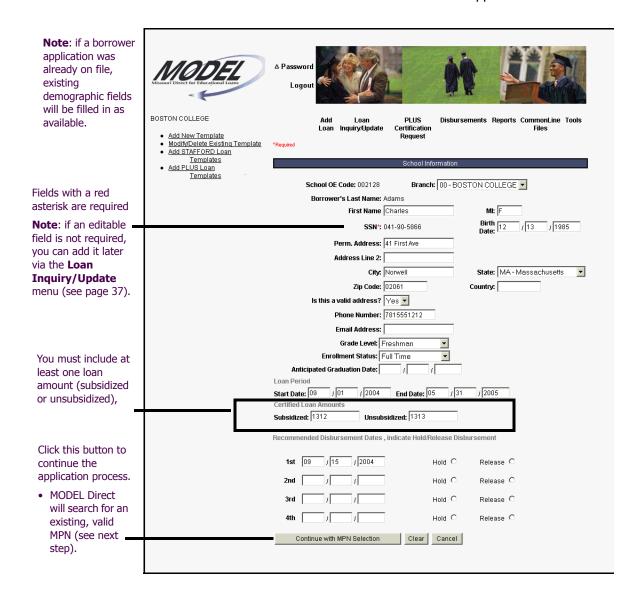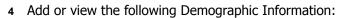
You'll see the following screen, where you are prompted for the borrower's Social Security Number:
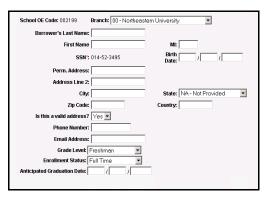
3 Do the following:

a Enter the borrower's SSN, and:

b Click the **Search** Button.

The **Add Stafford Loan** screen appears:

Note: if a borrower application was already on file, existing demographic fields will be filled in as available.

Fields with a red asterisk are required

Note: if an editable field is not required, you can add it later via the **Loan Inquiry/Update** menu (see page 37).

You must include at least one loan amount (subsidized or unsubsidized),

Click this button to continue the application process.

• MODEL Direct will search for an existing, valid MPN (see next step).

4 Add or view the following Demographic Information:

Field	Notes
School OE Code	Read only
School Branch Code	If applicable, select from the dropdown list.
Borrower	Last Name and First Name are required.
Borrower First Name	
Borrower MI	
Borrower SSN	Read Only
Borrower Birth Date	
Borrower Perm Address	
Borrower Address Line 2	
Borrower City/State/Zip Code/Country	
Is this a valid address?	Select **Yes** or **No** from the dropdown menu.
Borrower Phone Number	
Borrower Email Address	
Grade Level	Select one of the following from the dropdown list: • Freshman (GRADELEVEL_01) • Sophomore (GRADELEVEL_02) • Junior (GRADELEVEL_03) • Senior (GRADELEVEL_04) • Year 5 Undergrad (GRADELEVEL_05) • 1st Year Grad (GRADELEVEL_A) • 2nd Year Grad (GRADELEVEL_B) • 3rd Year Grad (GRADELEVEL_C) • 4th Year + Grad (GRADELEVEL_D)
Enrollment Status	Select one of the following from the dropdown list: • Full Time (F) • At Least Half Time (H)
Anticipated Graduation Date	Enter in format MM/DD/YYYY.

5 Enter the Loan Period From/To Dates:
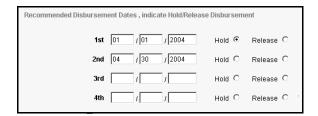
6 Enter the Certified Loan Amount:
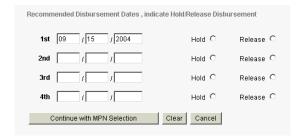
Important: at least one certified loan amount (i.e, either the Subsidized or Unsubsidized Loan Amount) must be entered.

7 Process Recommended Disbursement Dates as follows:

> ### About Holds and Releases...
>
> By regulation, your school has 72 hours to deposit disbursed funds to a student's account.
>
> Click the **Release** button when:
> • You are sure you want to get the funds on the date you specify.
>
> Click the **Hold** button when:
> • You may need to delay the disbursement.
>   - At any time **before** the disbursement date, you can change the status to **Release.**
>   - At any time **after** the selected disbursement date, you can remove the school hold, and have your funds within 48 hours.

    a Enter the disbursement date(s), and:

    b select the **Hold** or **Release** button (optional).

8 Click the **Continue with MPN Selection** button:

The screen refreshes, and you'll see one of the following:

The Borrower has no useable MPN on file with MDHE. You will need to process this certification as a new MPN.

Lender OE Code: [ ]   Branch Code: [ ]

Do Not Print MPN: ☐

[Save] [Clear] [Cancel]

If no MPN is found, you'll see the screen on the left.

If an MPN is found, you'll see the screen at right.

• you will need to decide if you want to use the existing MPN or create a new one.

Important:

• verify that the lender information on the existing MPN. **If the borrower has switched lenders, you must create a new MPN.**

◉ **USE CURRENT MPN ON FILE:** MDHE has verified its system and found the following valid MPN:

Lender Name: FLEET NATIONAL BANK   Lender OE Code: 805317   Branch Code:

○ **USE NEW MPN:** MDHE shall process this certification as a NEW MPN. A new MPN record will be created regardless of any prior MPN on file. You may provide a valid lender code in the space below:
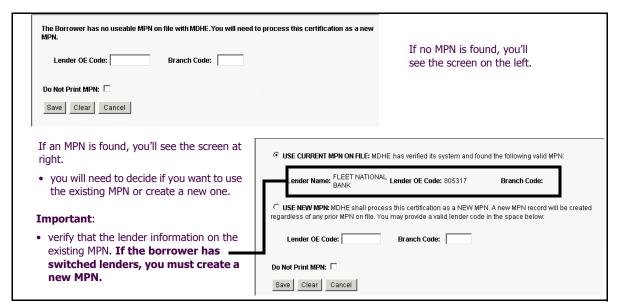
Lender OE Code: [ ]   Branch Code: [ ]

Do Not Print MPN: ☐

[Save] [Clear] [Cancel]

If No MPN is Found: do the following:

a   Enter the Lender OE Code and Branch Code, and:

b   Go to step 9.

If a Valid MPN is Found: Determine if you want to *use the existing MPN*, or *create a new MPN*.

To Use the Existing MPN:

i.)   Click the **Use Current MPN** radio button (see bottom of previous figuration:

ii.) Go to step 10

To Create a New MPN:

i.)   Click the **Use New MPN** radio button (see bottom of previous figure).

ii.) Enter the Lender OE Code and Branch Combination, and:

iii.) Go to step 9.

9 *Do you want an MPN printed with the application?*

No: Check the **Do Not Print MPN** box (see figure above and sidebar at right).

Yes: Leave the **Do Not Print MPN** box unchecked.

10 Click the **Save** button

You'll see one of the following:

o If you've violated a business rule, you'll see a error message dialog box (similar to the following):

In this example, the Valid Address flag was set to Yes, but no address information was provided.

o If your loan add was successful, you'll see the following:

Important: You will see additional warnings if:

• MODEL Direct saved your application, but:

• other issues could result in processing problems

Adding a PLUS Loan

❑ **TO ADD A PLUS APPLICATION IN MODEL DIRECT**

1 From the MODEL Direct Home page, select the **Add Loan** link:

2 Click the **Add PLUS Loan** link:

You'll see the following screen, where you are prompted for the Borrower and Student Social Security Numbers:

3 Do the following:

    a   Enter the borrower's SSN,

    b   Enter the student's SSN, and:

    c   Click the **Search** Button.

The **Add PLUS MPN** screen appears:

Fields with a red asterisk (or comments in red) indicate that the field is required.

Note:

- if an editable field is not required, you can add it later via the **Loan Inquiry/Update** menu (see page 37).

- Some or all of these fields will be populated if:
  - you've used a template to certify the loan, or:
  - you started entering the data on the form in a previous session, and saved your work.

Click a button to jump to the given section on the page.

Borrower Section

Student Section

School Section

Disbursement Information

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△ Password
Logout

TUFTS UNIVERSITY

- Add New Template
- Modify/Delete Existing Template
- Add STAFFORD Loan Templates
- Add PLUS Loan Templates

Add Loan   Loan Inquiry/Update   PLUS Certification Request   Disbursements   Reports   CommonLine Files   Tools

Borrower Section   Student Section   School Section

*Required

PLUS School Certification Screen - Borrower Section

Last Name:
First Name: MI:
SSN*: 014-52-3495   Birth Date: /   /
Perm. Address:
Address Line 2:
City: State: NA - Not Provided
Zip Code: Country:
Is this a valid address? Yes
Phone Number: Email:
Driver's License
Number: State: NA - Not Provided
Requested Loan Amount:
Citizenship Status: US Citizen   Alien ID for Non-Citizens:
Employer
Name:
Perm. Address:
Address Line 2:
City: State: NA - Not Provided
Zip Code: Country:
Phone Number:

Borrower completed References ? ○ Yes ○ No
Valid Borrower Signature ? ○ Yes ○ No
Borrower Signed Date: /   /

Borrower Section   Student Section   School Section

PLUS School Certification Screen - Student Section

Last Name:
First Name: MI:
SSN: 041-90-5866   Birth Date: /   /

Borrower Section   Student Section   School Section

School Information

School OE Code: 002219   Branch: 00 - TUFTS UNIVERSITY
Loan Period
Start Date: /   /   End Date: /   /
Grade Level: Freshman   Enrollment Status: Full Time
Anticipated Graduation Date: /   /
PLUS Certified Loan Amount:

Recommended Disbursement Dates , indicate Hold/Release Disbursement

1st   /   /   Hold ○ Release ○
2nd   /   /   Hold ○ Release ○
3rd   /   /   Hold ○ Release ○
4th   /   /   Hold ○ Release ○

Continue with MPN Selection   Clear   Cancel

4 Modify or view the following information in the borrower section:

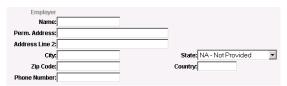   **a** Enter the following demographic information:

Field	Notes
Borrower Last Name/ First Name/MI	Last Name and First Name are required.
Borrower SSN	Read Only
Borrower Birth Date	
Borrower Perm Address	
Borrower Address Line 2	
Borrower City/State/Zip Code/Country	
Is this a valid address?	Select **Yes** or **No** from the dropdown menu.
Phone Number	
EMail	

    b Enter the following License, Lender and Citizenship information:

Field	Notes
Driver's License Number	
Driver's License State	Select the state/territory from the dropdown list.
Lender/Branch	**Important**: enter the OE Code (not the bank/branch name).
Requested Loan Amount	
Citizenship Status	Select either **US Citizen** or **Qualified non-citizen** from the dropdown list.
Alien ID for non-citizens	If not a US Citizen, enter your Alien Registration Number in this area.

c If available, enter the following in the **Employer** Section:

Employer
Name:
Perm. Address:
Address Line 2:
City: State: NA - Not Provided
Zip Code: Country:
Phone Number:

- Name

- Permanent Address

- Address Line 2

- City

- State

- Zip Code

- Country

- Phone Number

d Answer the following questions (by clicking the **Yes** or **No** radio button):

Borrower completed References ? ○ Yes ○ No
Valid Borrower Signature ? ○ Yes ○ No
Borrower Signed Date: ___ / ___ / ___

- Borrower completed References?

- Valid Borrower Signature?

e *Do you have a Valid Borrower Signature?*

No: Go to step 5.
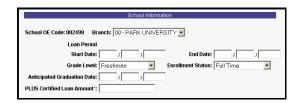
Yes: Enter the borrower sign date (in MM/DD/YYYY format - see previous figure).

5 Enter or view the following in the **Student** Section:

PLUS School Certification Screen - Student Section

Last Name:
First Name*:   MI:
SSN: 041-90-5866   Birth Date: ___ / ___ / ___

Borrower Section   Student Section   School Section
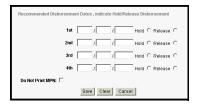
Field	Notes
Last Name/First Name/MI	Last Name and First Name are required.
Borrower SSN	Read Only
Borrower Birth Date	

6 Enter or view the following in the **School Information** section:
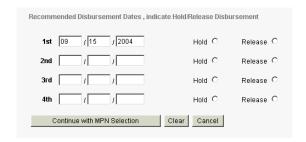
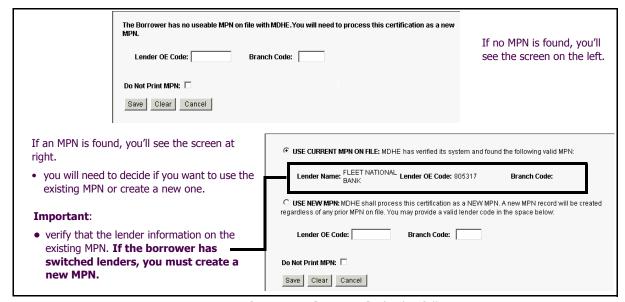| Field	Notes
School OE Code	Read only
School Branch Code	If applicable, select from the dropdown list.
Loan Period From/to Date	Enter in format MM/DD/YYYY
Grade Level	Select one of the following from the dropdown list: • Freshman (GRADELEVEL_01) • Sophomore (GRADELEVEL_02) • Junior (GRADELEVEL_03) • Senior (GRADELEVEL_04) • Year 5 Undergrad (GRADELEVEL_05) • 1st Year Grad (GRADELEVEL_A) • 2nd Year Grad (GRADELEVEL_B) • 3rd Year Grad (GRADELEVEL_C) • 4th Year + Grad (GRADELEVEL_D)
Enrollment Status	Select one of the following from the dropdown list: • Full Time (F) • At Least Half Time (H)
Anticipated Graduation Date	Enter in format MM/DD/YYYY.
Estimated Financial Aid	
PLUS Certified Loan Amount	

7 Process Recommended Disbursement Dates as follows:

a Enter the disbursement date(s), and:

b Select the **Hold** or **Release** button (optional).

8 Click the **Continue with MPN Selection** button:

Recommended Disbursement Dates , indicate Hold/Release Disbursement

1st	09 / 15 / 2004	Hold ○	Release ○
2nd	/ /	Hold ○	Release ○
3rd	/ /	Hold ○	Release ○
4th	/ /	Hold ○	Release ○

Continue with MPN Selection | Clear | Cancel

The screen refreshes, and you'll see one of the following:

The Borrower has no useable MPN on file with MDHE. You will need to process this certification as a new MPN.

Lender OE Code: [ ]   Branch Code: [ ]

Do Not Print MPN: ☐
Save | Clear | Cancel

If no MPN is found, you'll see the screen on the left.

If an MPN is found, you'll see the screen at right.

- you will need to decide if you want to use the existing MPN or create a new one.

Important:

- verify that the lender information on the existing MPN. **If the borrower has switched lenders, you must create a new MPN.**

⦿ **USE CURRENT MPN ON FILE:** MDHE has verified its system and found the following valid MPN:

Lender Name: FLEET NATIONAL BANK   Lender OE Code: 805317   Branch Code:

○ **USE NEW MPN:** MDHE shall process this certification as a NEW MPN. A new MPN record will be created regardless of any prior MPN on file. You may provide a valid lender code in the space below:

Lender OE Code: [ ]   Branch Code: [ ]

Do Not Print MPN: ☐
Save | Clear | Cancel

If No MPN is Found: do the following:

a Enter the Lender OE Code and Branch Code (see top of previous figure), and:

b Go to step 9.

If a Valid MPN is Found: Determine if you want to *use the existing MPN*, or *create a new MPN.*

To Use the Existing MPN:

i.) Click the **Use Current MPN** radio button (see bottom of previous figuration:

ii.) Go to step 10.

To Create a New MPN:

i.) Click the **Use New MPN** radio button (see bottom of previous figure).

ii.) Enter the Lender OE Code and Branch Combination, and:

iii.) Go to step 9.

9 Do you *want* MODEL Direct *to determine if an MPN is needed*, or *do you want to suppress the printing of an MPN?* (for example, if you already have a signed paper MPN from the borrower):

If you want MODEL Direct t**o make a determination**: leave the **Do Not Print MPN** checkbox blank.

If you want to suppress MPN Printing: check the **Do Not Print MPN** checkbox.

10 Click the **Save** button.

One of the following occurs:

o If your PLUS Loan is processed successfully, you'll see the following:

o If you are missing required data, you will see a dialog box advising you of the condition (see figure on page 14).

Correct the condition, and resave the application.

Working with Loan Templates

When you need to enter multiple loans with similar information (i.e., several loans with the same disbursement date, same loan period, etc.). you can create a template - and avoid keying repetitive data.

In the following example, we're planning to add loan data for incoming freshman. All of them have the same:

• Branch Code,
• Loan Period Dates,
• Stafford Subsidized/Unsubsidized split,
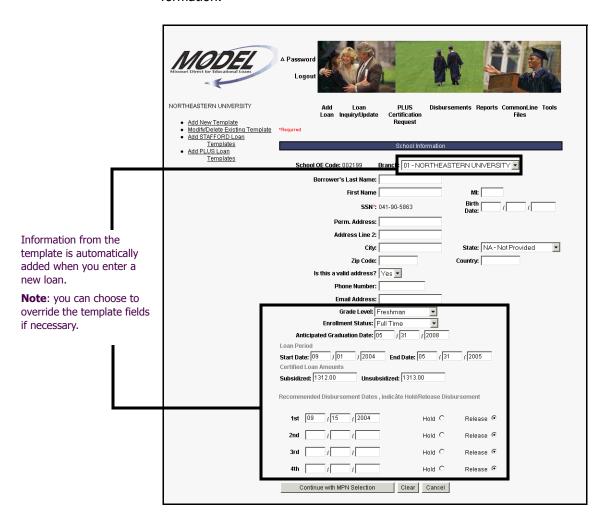• Disbursement Dates,
• Grade Level, and:
• Enrollment Status.

Lastly:

• All require the printing/processing of an MPN.

We create a template called "Freshman" in which all the above fields are filled in:

The template can apply to a PLUS Loan, Stafford loan, or both (in this example, it is used only for Stafford loans).

The template applies only to this Branch Code (you can apply a template to multiple branch codes).

Loan Period (Start Date/End Date).

Grade Level, Enrollment Status, and Anticipated Graduation Date.

Do Not Print MPN Flag (unchecked in this example, because we're entering loans for incoming freshman who require an MPN).

Disbursement Dates and Hold/Release Status

Sub/UnSub and/or PLUS Amounts

When we go to add a new Stafford Loan, all fields from the template are filled in for the new loan. We need only add the student's demographic information:

Information from the template is automatically added when you enter a new loan.

Note: you can choose to override the template fields if necessary.

Creating a Loan Template

❑ TO CREATE A LOAN TEMPLATE:
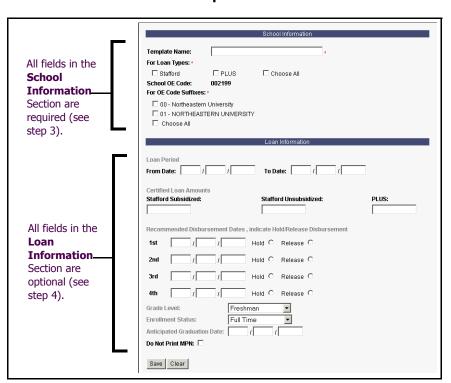
1 From the MODEL Direct Home page, select the **Add Loan** link:

2 Click the **Add New Template** link:
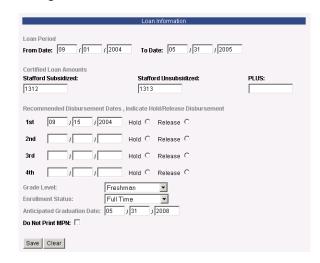
You'll see the **Loan Template** Screen:

All fields in the **School Information** Section are required (see step 3).

All fields in the **Loan Information** Section are optional (see step 4).

3 In the **School Information** Section, do the following:

a Enter a Name for the Loan template (in this example, Freshman).

b Select the loan type the template applies to (Stafford, PLUS, or both).

c Select the branch codes the template is available to.

- Select **Choose All** to make the template available to all branch codes.

4 In the **Loan Information** Section, enter any or all of the following:

Field	Notes
Loan Period From/to Date	Enter in format MM/DD/YYYY.
Certified Loan Amount	• While not required for the template, all Stafford loans must have either a subsidized or unsubsidized amount specified. • If you want to use the same template for both Stafford and PLUS loans, MODEL Direct will select the appropriate amount for the loan type you use with the template.
Disbursement Date/Status	• Enter Date (in MM/DD/YYYY format), and: • Select the **Hold** or **Release** radio button (optional).

Field	Notes
Grade Level	Select one of the following from the dropdown list: • Freshman (GRADELEVEL_01) • Sophomore (GRADELEVEL_02) • Junior (GRADELEVEL_03) • Senior (GRADELEVEL_04) • Year 5 Undergrad (GRADELEVEL_05) • 1st Year Grad (GRADELEVEL_A) • 2nd Year Grad (GRADELEVEL_B) • 3rd Year Grad (GRADELEVEL_C) • 4th Year + Grad (GRADELEVEL_D)
Enrollment Status	Select one of the following from the dropdown list: • Full Time (F) • At Least Half Time (H)
Anticipated Graduation Date	Enter in format MM/DD/YYYY.
Do Not Print MPN	See sidebar on page 14.

5 Click the **Save** button. You'll see the following screen:

Using a Template When Adding a Stafford Loan

Once you've created a template, it remains on the system (for both you and your colleagues with Read/Write Access) until you delete or modify it.

❑ **TO USE A TEMPLATE WHEN ADDING A STAFFORD LOAN:**

1 From the MODEL Direct Home page, select the **Add Loan** link:

2 Click the **Template** link (under the **Add STAFFORD Loan** link):

You'll see the following:

3 Select your template as follows:

a   In the **Branch Code** area (top pane) click on the branch code you want to use.

The templates that are assigned to the branch code appear in the **Template Name** area (bottom pane).

b   In the **Template Name** area (bottom pane), click on the Template you want to use.

c   Click the **Next** button.

You are prompted to search for the borrower's SSN:

4 Do the following:

a   Enter the borrower's SSN, and:

b   Click the **Search** Button.

The **Add STAFFORD Loan** screen appears:

Information from the template is automatically added.

Note: you can choose to override the template fields if necessary.

5 Complete the loan addition as follows:

   a Enter the borrower's demographic information (see page 11, step 4).

   b If desired, modify any fields that were filled in by the template (see page 12, steps 5 through 7).

      Note: changing a filed does not modify the template. To modify a template, see page 33.

   c Click the **Continue with the MPN Selection Process** button, and follow the on screen instructions (see page 12, steps 8 through 9).

   d Click the **Save** button.

      You'll see a screen similar to the following:

Transaction succeeded.

Warning(s):

- Loan Type Stafford Subsidized has been guaranteed but is not approved for disbursement.
- Loan Type Stafford Unsubsidized has been guaranteed but is not approved for disbursement.

Continue Using Template

In this example, warning messages appear because the newly created MPN must be signed and returned before the loan can be disbursed.

6 *Do you want to add another loan using this template?*

Yes:

- o Click the **Continue using Template** button, and:

- o Repeat steps 4 through c.

No:

- o Select another task, or log out of MODEL Direct.

Using a Template When Adding a PLUS Loan

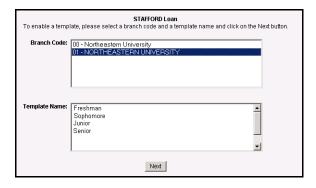❑ **TO USE A TEMPLATE WHEN ADDING A PLUS LOAN:**
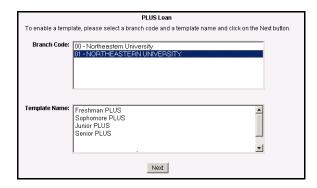
1 From the MODEL Direct Home page, select the **Add Loan** link:

2 Click the **Template** link (under the **Add PLUS Loan** link):
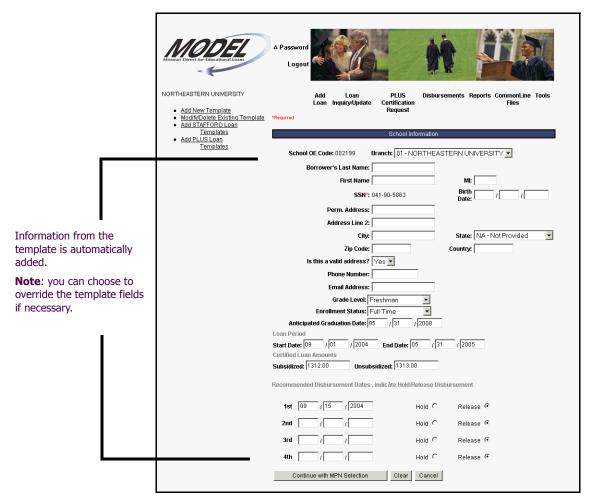

You'll see the following:

3 Select your template as follows:

    a In the **Branch Code** area (top pane) click on the branch code you want to use.

    The templates that are assigned to the branch code appear in the **Template Name** area (bottom pane).

    b In the **Template Name** area (bottom pane), click on the Template you want to use.

    c Click the **Next** button.

    You are prompted to search for the borrower and student's SSN:
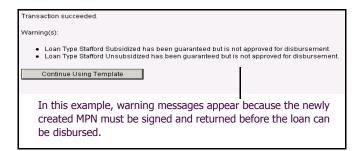

4 Do the following:

    a Enter the borrower's SSN,

    b Enter the student's SSN, and:

    c Click the **Search** button.

The **Add PLUS Loan** screen appears:

Information from the template is automatically added.

Note: you can choose to override the template fields if necessary.

5 Complete the loan addition as follows:

 a In the **Borrower** section, enter the borrower's demo-
 graphic information (see page 17, step 4).

 b In the **Student** section, enter the student information.

 c If necessary, modify any fields that were filled in by the
 template in the **School Information** section (see page
 18, steps 5 through 7).

 Note: changing a filed does not modify the template. To
 modify a template, see page 33.

 d Click the **Continue with the MPN Selection Process**
 button and follow the on screen instructions (see page
 20, steps 8 through 9).

 e Click the **Save** button.

 You'll see a screen similar to the following:

 Transaction succeeded.

 Warning(s):

 - Loan Type Stafford Subsidized has been guaranteed but is not approved for disbursement.
 - Loan Type Stafford Unsubsidized has been guaranteed but is not approved for disbursement.

 [Continue Using Template]

 In this example, warning messages appear because the newly
 created MPN must be signed and returned before the loan can
 be disbursed.

6 *Do you want to add another loan using this template?*

Yes:

 o Click the **Continue using Template** button, and:

 o Repeat steps 4 through 6.

No:

 o Select another task, or log out of MODEL Direct.

Modifying a Template

❏ TO MODIFY A TEMPLATE:
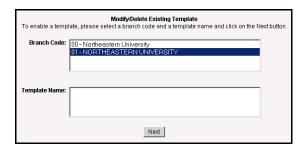
1 From the MODEL Direct Home page, select the **Add Loan** link:

2 Click the **Modify/Delete Existing Template** link:

You'll see the following:

3 Select your template as follows:

    a In the **Branch Code** area (top pane) click on the branch code you want to use.

        The templates that are assigned to the branch code appear in the **Template Name** area (bottom pane).

    b In the **Template Name** area (bottom pane), click on the Template you want to use.

    c Click the **Next** button.

        The template screen appears:

Note: you cannot modify:
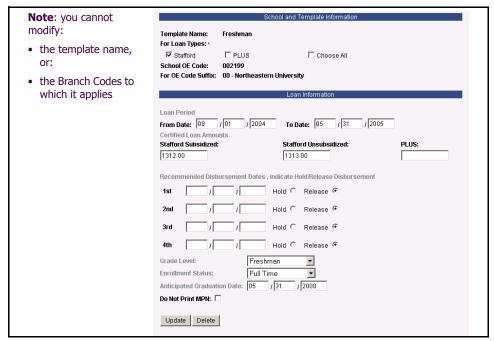
- the template name, or:
- the Branch Codes to which it applies

4 Modify the following fields as desired:

Field	Notes
Loan Type	Check **Stafford**, **PLUS** or **Choose All** (i.e., template is used with both Stafford and PLUS loans).
Loan Period From/to Date	Enter in format MM/DD/YYYY.
Certified Loan Amount	• While not required for the template, all Stafford loans must have either a subsidized or unsubsidized amount specified. • If you want to use the same template for both Stafford and PLUS loans, MODEL Direct selects the appropriate amount for the loan type you use with the template.
Disbursement Date/ Status	• Enter Date (in MM/DD/YYYY format), and: • Select the **Hold** or **Release** radio button (optional).
Grade Level	Select one of the following from the dropdown list: • Freshman (GRADELEVEL_01) • Sophomore (GRADELEVEL_02) • Junior (GRADELEVEL_03) • Senior (GRADELEVEL_04) • Year 5 Undergrad (GRADELEVEL_05) • 1st Year Grad (GRADELEVEL_A) • 2nd Year Grad (GRADELEVEL_B) • 3rd Year Grad (GRADELEVEL_C) • 4th Year + Grad (GRADELEVEL_D)
Enrollment Status	Select one of the following from the dropdown list: • Full Time (F) • At Least Half Time (H)
Anticipated Graduation Date	Enter in format MM/DD/YYYY.
Do Not Print MPN	See sidebar on page 14.

5 Click the **Update** button.

You'll see the following:

UPDATE SUCCESSFUL

Deleting a Template

❑ **TO DELETE A TEMPLATE:**

1 From the MODEL Direct Home page, select the **Add Loan** link:

2 Click the **Modify/Delete Existing Template** link:

You'll see the following:
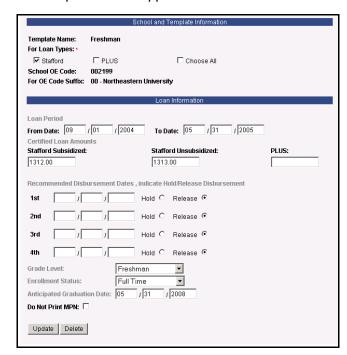
3 Select the template to be deleted as follows:

    a In the **Branch Code** area (top pane) click on the branch code you want to use.

       The templates that are assigned to the branch code appear in the **Template Name** area (bottom pane).

b In the **Template Name** area (bottom pane), click on the Template you want to use.

　　　　　　　　c Click the **Next** button.

　　　　　　　　The template screen appears:

4 Click the **Delete** button.

You'll see the following dialog box, asking you to confirm your selection:

5 Click the **Yes** button to confirm your deletion.

LOAN INQUIRIES AND UPDATES IN MODEL DIRECT

From the Loan Inquiry/Update Menu you can view and/or modify:

- Application Detail (including a PDF copy of the borrower's MPN - see page 42)

- Loan Detail (see page 56)

- Demographic Information (see page 61)

- Summary information for the borrower (on the Master Borrower Screen - see page 62)

- Summary information for the Student (on the Master Student Screen - see page 67)

- Data on borrower Claims and Preclaims (see page 72 and page 74)

- Holds and Releases (see page 76)

You can also:

- Update multiple hold/release statuses with one transaction (see page 78)

The Inquiry Search Screen

You search for application and loan records in MODEL Direct by:

- Demographic information (SSN, Last Name/First Name combination),

- CommonLine ID (if the application or loan record was submitted via CommonLine file), or:

- Loan ID (a unique ID assigned to each loan record by the system, in the format LOAXXXXXXXXX):

From the MODEL Direct Home Page, click the **Loan Inquiry/Update** link.

The Search screen appears, as shown below:

You can change the Hold/Release status of multiple records (see page 78).

Person Search

- See page 39 for restrictions on Person searches.

CommonLine ID Search

Loan ID Search

Consult the chart below to determine which type of query to use:

Use This Inquiry type...	when you have this information...	to perform these actions:
Person Search	• SSN, or: • a Name/Phone Number combination	• View Application Data (see page 39). • Download a borrower's MPN (see page 41). • View/modify Loan Detail (see page 56). • View/modify Demographic Information (see page 61). • View Borrower Summary Information (see page 76).
CommonLine ID	a Commonline File ID	• view an application submitted via a CommonLine file (see page 39).
Loan ID	a Loan ID (in the format LOA0000XXXXX)	• view specific loans associated with a borrower/student of your institution (see page 56).
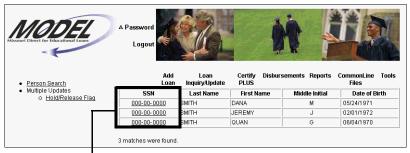
Doing an Application Search

❑ **TO PERFORM AN APPLICATION SEARCH:**

1. Log into MODEL Direct, if you have not already done so (see page 2).

2. From the MODEL Direct Home Page, select the **Loan Inquiry/ Update** link (see figure on page 38).

3. In the Person section, enter:

> o an SSN, or:
> o a Name/Date of Birth combination, or:
> o a Commonline ID.

If you search by SSN or Commonline ID, the Application detail window appears (See page 42).

Social Security Number: [   ]
Last Name: [   ]
First Name: [   ]   MI: [   ]
Date of Birth: [   ] / [   ] / [   ]
[Search] [Reset]

To search for applications by a CommonLine ID, please enter the ID.

CommonLine ID: [0022110000P058521]
[Search] [Reset]

You can also search by:

• last name, or:

• a combination of name (First/Last/MI) and date of birth.

Social Security Number: [   ]
Last Name: [Ames]
First Name: [   ]   MI: [   ]
Date of Birth: [12] / [16] / [1964]
[Search] [Reset]

Searches Returning Multiple Records...

	SSN	Last Name	First Name	Middle Initial	Date of Birth
	000-00-0000	SMITH	DANA	M	05/24/1971
	000-00-0000	SMITH	JEREMY	J	02/01/1972
	000-00-0000	SMITH	QUAN	G	06/04/1970

3 matches were found.

• If your search returns between 2 and 20 names, you'll see a screen similar to the figure above. Click on the SSN link to open the Application Detail window (see page 42).

• If your search returns more that 20 names, you will be advised to refine your search by entering a first name and/or Date of Birth.

Once you've selected a specific account, the **Application List** window appears:

Save yourself time…

If you need to perform more than one task for an individual, use the links at right to work with their account. It will save you the effort of having to re-enter your search criteria.

Click this link to view Application Detail (see page 42).

Note: you can only view Application Detail if the Application Details field equals **Y**.

Click the Download link to view and/or print a PDF copy of the borrower's MPN (see page 41)

- Only available when:
  - the guarantor holds the original MPNs, or:
  - the ESign process is used by the guarantor.

4. View the following:

Field	Description/Notes
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Loan Status	One of the following: • A Approved • B Approved For Disbursement • I Incomplete • R Rejected
Approved/Certified Amount/Date Approved	
Application Receive Date	
B	Borrower Indicator (a Y in this field indicates that this individual is the borrower of record on the corresponding application).
S	Student Indicator (a Y in this field indicates that this individual is the student of record on the corresponding application).
View Details	A Y in this field indicates that you can view Application and Loan Detail for this account (see step 5).

5. *Do you want to view Application Detail?*

   No: Go to Step 6.

   Yes: See page 42.

6. *Do you want to view/download a borrower MPN?*

   No: The procedure is complete.

   Yes: See the next section.

Viewing and Printing an MPN

❑ **TO VIEW OR PRINT A BORROWER MPN:**

1. Navigate to the Application ID you want to view:

   a. Log into MODEL Direct, if you have not already done so (See page 2).

   b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 38).

   c. Locate the person whose Application you want to view (see page 39).

2. From the Application List screen, click the **Download** link for the desired loan:

You'll see the following:

Before you Begin...

If you (or the guarantor you are working with) does not participate in the ESign process, *you will not be able to view completed (scanned) MPNs or ESIGN MPN*s.

• You *will* be able to print out an MPN for a borrower signature.
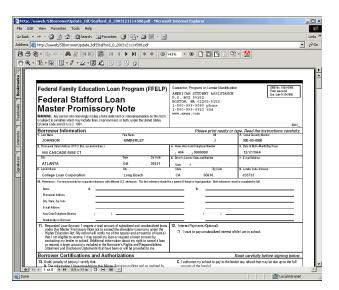
MODEL Direct launches Adobe Acrobat, which displays a copy of the MPN:

You can save or print the MPN:

- To Save the MPN, you must have:

  - the full version of Adobe Acrobat, or:

  - Acrobat Reader 5 or greater.

Consult your Acrobat documentation or Online Help for more information.

> **You can also view Application Detail...**
>
> - from the Master Borrower Screen (See page 62), and:
> - the Master Student Screen (see page 67).
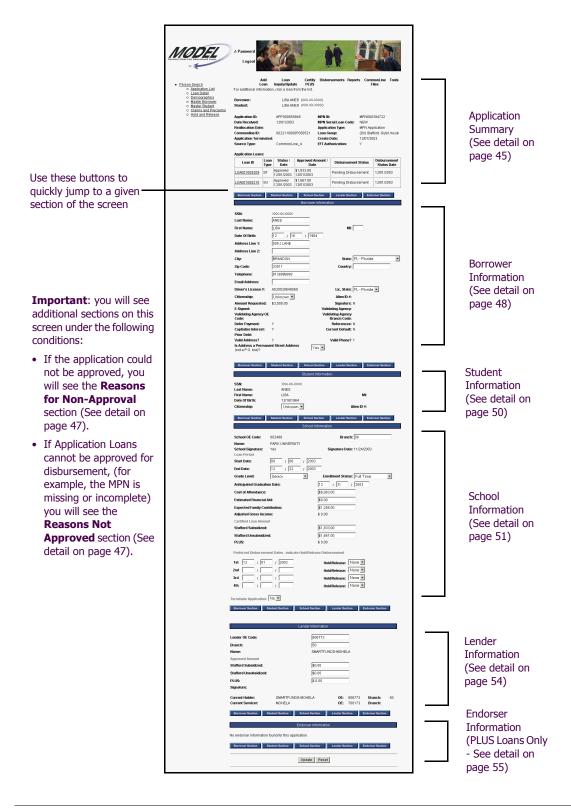
❑ **TO VIEW A BORROWER'S APPLICATION DETAIL:**

1. Navigate to the Application ID you want to view:

   a. Log into MODEL Direct, if you have not already done so (See page 2).

   b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 38).

   c. Locate the person whose Application you want to view (see page 39).

2. From the Application List screen, click the **Application ID** link:

The **Application Detail** window appears:

Use these buttons to quickly jump to a given section of the screen

Important: you will see additional sections on this screen under the following conditions:

- If the application could not be approved, you will see the **Reasons for Non-Approval** section (See detail on page 47).

- If Application Loans cannot be approved for disbursement, (for example, the MPN is missing or incomplete) you will see the **Reasons Not Approved** section (See detail on page 47).

Application Summary (See detail on page 45)

Borrower Information (See detail on page 48)

Student Information (See detail on page 50)

School Information (See detail on page 51)

Lender Information (See detail on page 54)

Endorser Information (PLUS Loans Only - See detail on page 55)

3. In the **Summary** section, view the following:

Click the **Loan ID** link to be taken to the **Loan Detail** screen (see page 56).

Field	Description/Notes
Borrower Name/SSN	Will be two different individuals on a PLUS application. Otherwise, the borrower and student will be the same.
Student Name/SSN	
Application ID/Date Received	Application ID is in format APP0000XXXXX
Reallocation Date	If loan amounts have been changed (for example, a reallocation between Stafford Sub and Unsub Loan pairs), this field displays the date the adjustment occurred.
Commonline ID	If the application was submitted via a CommonLine process, this field contains the CommonLine ID • You can also search for an application via CommonLine ID - see page 39.
Application Terminated	IF a Y appears in this field, the application has been terminated. • For more information on terminating an application, see page 54.
Source Type	One of the following: • ASAP • CommonLine_4 • CommonLine_5 • Conversion from Mainframe • Enterprise Web Client • Electronic • Paper
MPN ID	In format MPN000XXXXXX
MPN Serial Code	One of the following: • New (First application on MPN). • Serial (Additional application on MPN).

Field	Description/Notes
Application Type	One of the following: • Common Full App • Consolidated App • MPN Application • Non-Common FASTAP • Non-Common Full App • Common FASTAP
Loan Group	One of the following: • CL Consolidation • CO Stafford -Sub/Unsub, and SLS (conversion only) • PL PLUS • RF Refinanced • SF Stafford Subsidized • SL SLS • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub
Create Date	Date application was entered/accepted into the MODEL Direct database.
EFT Authorization	If a **Y** is in this field, the borrower has authorized EFT transfer of funds to the student's account.
Loan ID	In format LOA000XXXXX. • This field is also a live link to the Loan Detail screen (see previous figure and page 56).
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced

Status/Date	Current Loan Status, and date current status was established.
	• Loan Status can be one of the following:
	  - A Approved
	  - B Approved For Disbursement
	  - I Incomplete
	  - R Rejected

Approval Amount/Date	Approved amount for this loan, and date of approval.
Disbursement Status/ Disbursement Status Date	Current Disbursement Status, and date current status was established. Disbursement Status can be one of the following: • All Disbursements Fully Canceled • Fully Disbursed • Pending Disbursement • Partially Disbursed

4. *Do you see the following section beneath the summary information?*

Note: if you see the **Reason(s) Not Approved for Disbursement** section, you will also see an additional button in the navigation bar in the other sections of the screen.
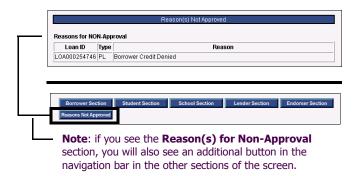
No: Proceed to step 5.

Yes: The loan(s) cannot be approved for disbursement. Review the following:

Field	Description/Notes
Loan ID	In format LOA000XXXXX • This field is also a live link to the Loan Detail screen (see figure above and page 56).
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Reason(s)	Reason for the delay (usually missing MPN information)

5. *Do you see the following section beneath the summary information?*

Note: if you see the **Reason(s) for Non-Approval** section, you will also see an additional button in the navigation bar in the other sections of the screen.
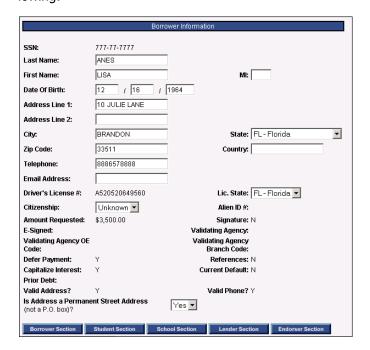
No: Proceed to step 6.

Yes: The loan was denied. Review the following:

Field	Description/Notes
Loan ID	In format LOA000XXXXX
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Reason(s)	Reason for the denial (usually an incomplete MPN, or denied credit for a PLUS loan applicant).

6. In the **Borrower Information** Section, view or modify the following:

Before you begin...

- The Phase (or processing stage) of a loan may affect what fields are available for editing.
  The tables in this section make reference to these loan phase codes. For descriptions of these codes, see *Appendix A, Loan Phase Code Descriptions.*
- Once a PLUS Full or Fastap has been approved, you must contact the guarantor to change any of the following fields:
  - Driver's License #
  - Lic. State
  - Citizenship
  - Alien ID #
  - Amount Requested

Field Name	Read Only (R)/ Update (U)	Description/Notes
SSN	R	
Last Name/First Name/MI	U	
Date of Birth	U	
Address Line 1	U	
Address Line 2	U	
City/State/Zip/ Country	U	Select a State from the dropdown list.
Telephone	U	
E-mail Address	U	
Driver's License #	U (see note and sidebar at right)	Can only be updated if: • you are processing a PLUS Full or Fastap, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).

Lic. State	U (see note and sidebar at right)	Select a state from the dropdown list.
		• Can only be updated if:
		  - you are processing a PLUS Full or Fastap, and:
		  - the Application has not been approved yet (i.e., has a loan phase code of 0).

Citizenship	U (see note and sidebar at right)	Can only be updated if: • you are processing a PLUS Full or Fastap, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).
Alien ID #	U (see note and sidebar at right)	Can only be updated if: • you are processing a PLUS Full or Fastap, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).
Amount Requested	U (see note and sidebar at right)	Can only be updated if: • you are processing a PLUS Full or Fastap, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).
Signature	R	A Y in this field indicates that the application has a valid signature.
E-Signed	R	A Y in this field indicates that the application has been electronically signed.

Field Name	Read Only (R)/ Update (U)	Description/Notes
Validating Agency	R	If the application has a digital signature, this field contains the name of the Validating Agency.
Validating Agency OE Code	R	If the application has a digital signature, this field contains the OE Code of the Validating Agency.
Validating Agency Branch Code	R	If the application has a digital signature, this field contains the Branch Code of the Validating Agency (if applicable).
Defer Payment	R	**Y** indicates that the borrower elected to defer interest payments while in school (Stafford Unsub loans only).
Capitalized Interest	R	**Y** indicates that the borrower elected to capitalize interest payment (Stafford Unsub loans only).
References	R	**Y** indicates that the borrower has provided valid references.
Current Default	R	**Y** indicates that the borrower is currently in default on an FFELP, FDLP or Perkins loan.
Prior Debt	R	**Y** indicates that the borrower has existing Stafford or PLUS Loans.
Valid Address / Valid Phone	R	**Y** indicates that the borrower has provided a valid address and phone.
Is Address a Permanent Street Address (not a P.O. Box)?	U	Select **Yes** or No from the dropdown list.
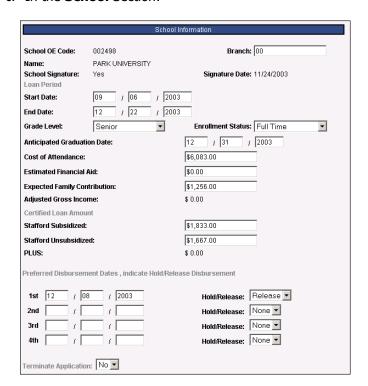
7. In the **Student** Section, view or modify the following:

Field Name	Read Only (R)/ Update (U)	Description/Notes
SSN	R	
Last Name/First Name/MI	U	
Date of Birth	U	

Field Name	Read Only (R)/ Update (U)	Description/Notes
Citizenship	U (see note)	Can only be updated if: • you are processing a PLUS Full or Fastap, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).
Alien ID #	U (see note)	Can only be updated if: • you are processing a PLUS Full or Fastap, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).

8. In the **School** Section:

a. View or modify the following school/financial information:

Field Name	Read Only (R)/ Update (U)	Description/Notes
School OE Code	R	

Branch	U	**For Disbursement Services loans:**
		• cannot be updated once the loan appears on a Paid Disbursement Invoice (i.e., after Phase 3).
		For Non-Disbursement Services loans:
		• cannot be changed if:
		  - the current date is more than seven days after the approval date, or:
		  - the loan's earliest disbursement date is less than eight days from the current date.

Name	R	
School Signature	R	One of the following: **Yes**, **No**, or **Invalid** • Cannot be updated after approval.
Signature Date	R	Date school signature status was assigned • Cannot be updated after approval.
Start Date	U	Can be updated at any time through Phase 4.
End Date	U	
Grade Level	U	
Enrollment Status	U	
Anticipated Graduation Date	U	
Cost of Attendance	U (see note)	Can be updated: • on PLUS Full and Fastaps. Cannot be updated: • for PLUS MPN and Stafford MPN applications.
Estimated Financial Aid		
Expected Family Contribution		
Adjusted Gross Income	R	
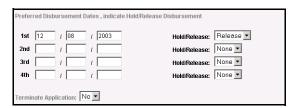
Field Name	Read Only (R)/ Update (U)	Description/Notes

Stafford Subsidized
 	
 Stafford Unsubsidized
	U	**For Disbursement Services loans:**
		 • Field can be changed:
		   - Prior to disbursement invoicing (Phase 2)
		   - When the loan has appeared on a roster (phase 4).
		 • Field cannot be changed:
		   - when the loan is on a paid disbursement invoice, but not yet on a roster (phase 3).
		 For Non-Disbursement Services loans:
		 • Field can be changed if:
		   - the current date is more than seven days after the approval date, and:
		   - the earliest disbursement date is less than eight days from the current date (phase 4).
		   Note: the first disbursement may be in the past (i.e., have already occurred).
		 • Field cannot be changed when
		   - the current date is less than eight days after approval, or:
		   - the loan's earliest disbursement date is more than seven days in the future.

PLUS	U	Cannot be updated after approval, unless: • it is a Pre-Approval, Disbursement Services Loan (i.e., full service), and: • it has not yet appeared on a Disbursement Invoice (Phase 2 PA DS).

Adding or Modify Disbursement Information

Important...

You can also modify Disbursement information from the home page (by using the Disbursement link - see page 95).

b. *Do you want to add or modify disbursement dates or statuses?*

Preferred Disbursement Dates , indicate Hold/Release Disbursement

1st 12 / 08 / 2003   Hold/Release: Release
2nd   /   /   Hold/Release: None
3rd   /   /   Hold/Release: None
4th   /   /   Hold/Release: None

Terminate Application: No

No: Go to step c

Yes: Do the following:

i.) Enter or change the disbursement date (in format mm/dd/yyyy).

ii.) Select a status from the dropdown menu (**Hold**, **Release**, or **None**).

Terminating an Application

> **Important...**
>
> You cannot terminate an application once a loan connected to the application has been approved.
> - While the loan may be cancelled, the loan record - and therefore the application associated with the loan record - must remain on the system.

c. *Do you want to terminate the application?*

No: You are done working in the school information section. Go to step 9.

Yes: Do the following:

i.)   Select **Yes** from the dropdown list (See figure above).

ii.) Click the **Update** button.

9. In the **Lender** section, modify or view the following:

Field Name	Read Only (R)/ Update (U)	Description/Notes
Lender OE Code/Branch	U	**For Disbursement Services Loans:** • Field can be changed prior to disbursement invoicing (provided origination rights have not been sold) **For Non-Disbursement Service Loans:** • Field cannot be changed after approval (Phase 0)
Name	R	

Field Name	Read Only (R)/ Update (U)	Description/Notes

Stafford Subsidized/ Stafford Unsubsidized/ PLUS	U	**For Disbursement Services Loans:**
		• Field can be changed prior to disbursement invoicing (provided origination rights have not been sold)
		For Non-Disbursement Service Loans:
		• Field can be changed:
		  - prior to approval (Phase 0)
		• Field can not be changed if:
		  - the current date is less than eight days after approval, or:
		  - the loan's earliest disbursement date is more than seven days in the future.

Signature	R	
Current Holder Name/OE Code/Branch		
Current Servicer Name/ OE Code/ Branch		

10. In the **Endorser** section, view the following:

Note: This section is only populated when:
• you are viewing a PLUS Loan, and:
• an endorser was required (i.e., the principal borrower was denied credit).

• SSN
• Last Name/First Name/MI
• Date of Birth
• Address Line 1
• Address Line 2
• City/State/Zip/Country
• Telephone
• E-mail Address
• Valid Address
• Valid Phone

Viewing Loan Detail

You can access Loan Detail in three ways:

- From the Application Detail screen (see page 45),

- From the Application List screen, or:

- From the MODEL Direct Home Page (see page 39).

❑ **TO VIEW LOAN DETAIL:**

1. Log into MODEL Direct, if you have not already done so (See page 2).

2. *What page are you currently on?*

<table>
<tr><td>If you are on this page...</td><td>take the following steps...</td></tr>
<tr>
<td>MODEL Direct Home Page (see page 39)</td>
<td>a Click on the Loan Inquiry/Update link.

You're prompted to enter the Loan ID (in format LOAXXX0000 - see following figure).
b Go to step 3</td>
</tr>
<tr>
<td>Application List Page (see page 40)</td>
<td>a Do one of the following:
- From the Main Menu, click on the Loan Inquiry/ Update link (see page 39), or:
- From the Person Search menu (at the left of the screen), click on the Loan Detail Link.
You're prompted to enter the Loan ID (in format LOA0000XXXXX - see following figure).
b Go to step 3.</td>
</tr>
<tr>
<td>Application Detail Page (see page 40)</td>
<td>a Click on the Loan ID link (see page 45).
The Loan Detail screen appears (see figure on page 56).
b Go to step 4.</td>
</tr>
</table>
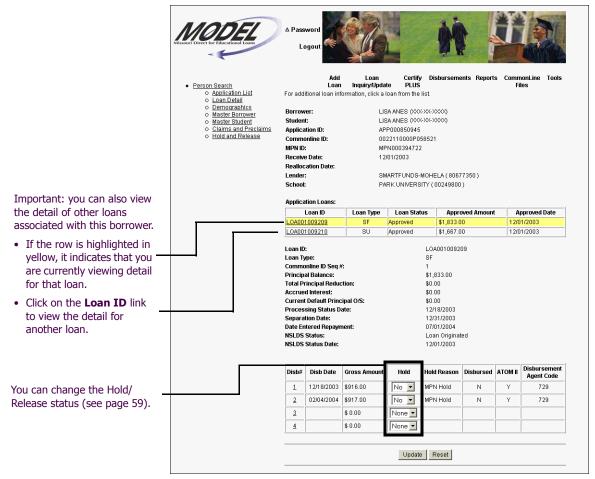
3. Do the following:

   o Enter the Loan ID (in format LOA0000XXXXX), and:

   o Click the **Search** button

To search for a loan, please enter the loan ID.

Loan ID: LOA001009209

Search   Reset

The Loan Detail screen appears:

Important: you can also view the detail of other loans associated with this borrower.

- If the row is highlighted in yellow, it indicates that you are currently viewing detail for that loan.

- Click on the **Loan ID** link to view the detail for another loan.

You can change the Hold/ Release status (see page 59).
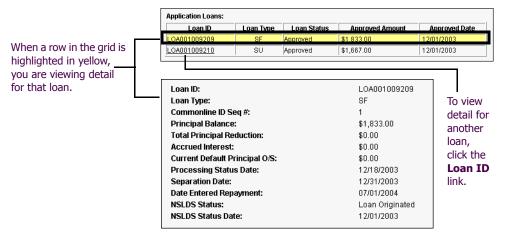
4. On the **Loan Detail** screen (see previous figure):

a. View the following application information:

Field Name	Description/Notes
Borrower Name/SSN	
Student Name/SSN	

Field Name	Description/Notes
Application ID	In format APP0000XXXXX • To view Application Detail, see page 42.
MPN ID	In format MPN0000XXXXX • To view a copy of an MPN, see page 41.
Receive Date	Date application was received by your organization
Reallocation Date	If funds were reallocated on this loan (i.e., between Stafford Sub and Unsub amounts), the date the reallocation occurred.
Lender Name/OE Code	
School Name/OE Code	

b. Verify that you are viewing the correct loan detail:

When a row in the grid is highlighted in yellow, you are viewing detail for that loan.

Application Loans:

Loan ID	Loan Type	Loan Status	Approved Amount	Approved Date
LOA001009209	SF	Approved	$1,833.00	12/01/2003
LOA001009210	SU	Approved	$1,667.00	12/01/2003

Loan ID:	LOA001009209
Loan Type:	SF
Commonline ID Seq #:	1
Principal Balance:	$1,833.00
Total Principal Reduction:	$0.00
Accrued Interest:	$0.00
Current Default Principal O/S:	$0.00
Processing Status Date:	12/18/2003
Separation Date:	12/31/2003
Date Entered Repayment:	07/01/2004
NSLDS Status:	Loan Originated
NSLDS Status Date:	12/01/2003

To view detail for another loan, click the **Loan ID** link.

c. View the following loan specific detail (see previous figure):

Field Name	Description/Notes
Loan ID	In format LOA000XXXXX
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Loan Status	One of the following: • Approved (A) • Approved For Disbursement (B) • Incomplete (I) • Rejected (R)

Field Name	Description/Notes
Amount Approved	
Approval Date	
Commonline ID Sequence Number	If a Stafford sub/unsub loan pair is submitted via a Commonline file, the sequence number is used to distinguish the two loans.
Principal Balance	Balance currently due on loan.
Total Principal Reduction	If principal was reduced on this loan, the amount of the reduction.
Accrued Interest	If interest has accrued on the loan, the amount accrued.
Current Default Principal O/S	If loan is in default, the principal amount in default • To view Claims and Preclaims information, see pages 72 - 74).
Processing Status Date	Date current Processing status (as listed in the Application Loan Grid) was established.
Separation Date	Date student graduated or left school (or is scheduled to leave).
Date Entered Repayment	Date student entered (or is expected to enter) into repayment.
NSLDS Status/Status Date	For a complete list of NSLDS Statuses, see Appendix B, *NSLDS Loan Status Codes.*

d. View and/or change the following hold/release information:

Disb#	Disb Date	Gross Amoun	Hold	Hold Reason	Disbursed	ATOM II	Disbursement Agent Code
1	12/18/2003	$916.00	No	MPN Hold	N	Y	729
2	02/04/2004	$917.00	No	MPN Hold	N	Y	729
3		$ 0.00	None				
4		$ 0.00	None				

Set or release holds on pending disbursements (see page 60)

Important: to perform other disbursement changes, see page 95.

Field Name	Description/Notes
Disb #	In format LOA000XXXXX
Disbursement Date	Date of actual (or scheduled) disbursement.
Gross Amount	Disbursement amount minus applicable fees.
Hold	Use the dropdown menu to change, add or remove a disbursement hold (see next section).

Field Name	Description/Notes
Hold Reason	One of the following: • A Copy Missing • Admin Hold • MPN Hold (Complete MPN Not Present) • Reallocation • School Hold • Other
Disbursement Flag	A **Y** indicates the funds have been disbursed.
ATOM II	• An **N** in this field indicates that the lender made (or is scheduled to make) the disbursement. • A **Y** indicates that the Guarantor (or the Guarantor's agent) made the disbursement.
Disbursement Agent Code	**For non disbursement services loans** • the disbursing lender's OE code appears in this field. **For disbursement services loans** One of the following appears in this field: - the OE Code of the guarantor, or: - the OE Code of the guarantor's agent (i.e, ELM).

To Change a Hold Status:

Before you attempt to change a hold status...

You can only edit a hold flag when you are working with a Disbursement Service loan in an approved status - i.e.:
• the ATOM II flag equals Y
• the loan status is either **Approved** or **Approved for disbursement** (see page 40),
• The loan has not been fully disbursed (or fully cancelled)
• the disbursement has not been invoiced.

If you attempt to change a hold in violation of MODEL Direct business rules, you will see an error message (along with the reason(s) for the failure).

i.) In the Hold column, select one of the following from the dropdown menu:

Disb#	Disb Date	Gross Amount	Hold	Hold Reason	Disbursed	ATOM II	Disbursement Agent Code
1	12/18/2003	$916.00	No ▾	MPN Hold	N	Y	729
2	02/04/2004	$917.00	No ▾	MPN Hold	N	Y	729
3		$ 0.00	None ▾				
4		$ 0.00	None ▾				

• **Yes** - place a hold on the disbursement (i.e., change the status from to **Release** to **Hold**).

• **No** - remove the hold (i.e., change the status from **Hold** to **Release**).

ii.) Click the **Update** button

MODEL Direct will return a status message (see side-bar)

Viewing and Modifying Demographic Information

❑ **TO VIEW OR MODIFY DEMOGRAPHIC INFORMATION:**

Note...

You can also change borrower demographic information from the Application Detail screen (in the borrower section - see page 48).

1. Navigate to the desired record:

   a. Log into MODEL Direct, if you have not already done so (See page 2).

   b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 38).

   c. Locate the desired person (see page 39 - page 40).

2. From the Application List screen, select the Demographic link (See page 40).

The Demographics screen appears:

3. View or modify the following:

Field Name	Read Only (R) /Update (U)	Description/Notes
SSN	R	
Last Name/First Name/MI	U	
Date of Birth	U	
Address Line 1	U	
Address Line 2	U	
City/State/Zip/ Country	U	Select a State from the dropdown list.
Telephone	U	
E-mail Address	U	
Address Source	U	Indicates how address was obtained. Valid values are: • DMGSRC_ASADIRBWR **(Borrower via Web Client)** • DMGSRC_BORROWER **(Borrower)** • DMGSRC_COBORR **(CoBorrower)** • DMGSRC_COLLECT **(Collections System)** • DMGSRC_CREDIT **(Credit Agency)** • DMGSRC_ENDORSER **(Endorser)** • DMGSRC_HOLDER **(Holder)** • DMGSRC_IRS **(Internal Revenue Service)** • DMGSRC_LENDER **(Lender)** • DMGSRC_OTHER **(Other)** • DMGSRC_REFERENCE **(Reference)** • DMGSRC_SCHOOL **(School)** • DMGSRC_SERVICER **(Servicer)** • DMGSRC_STUDENT **(Student)**
Valid Address	R	System will update this value if: • The original value of this field was N (i.e., the record did not contain a valid address), and: • You update any of the address fields during this session.
Is Address a Permanent Street Address (not a P.O. Box)?	U	Select **Yes** or **No** from the dropdown list. • **Important**: Set this field to Y before updating the record (your update will fail if the value of this field is **N**).
Valid Phone	R	System will update this value if: • The original value of this field was N (i.e., the record did not contain a valid phone number), and: • You update the phone number during this session.

4. Click the **Update** button.

Working with the Master Borrower Screen

Use the Master Borrower Screen to:

- access Application Detail (see page 42), and:

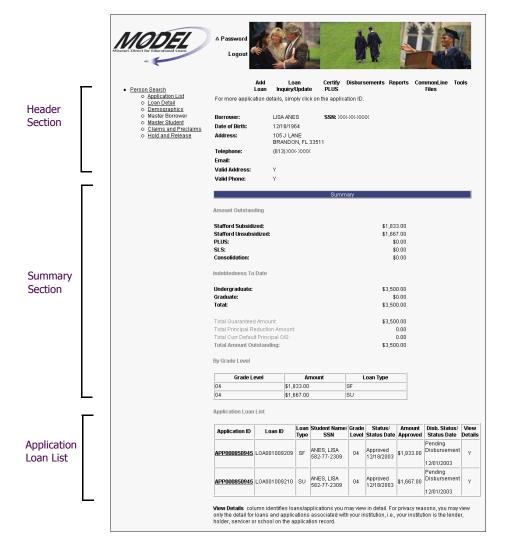- view summary information concerning the borrower's indebtedness.

❑ **TO WORK WITH THE MASTER BORROWER SCREEN:**

1. Navigate to the desired record:

   a. Log into MODEL Direct, if you have not already done so (See page 2).

   b. From the MODEL Direct Home Page, select the Loan Inquiry/Update link (see figure on page 38).

   c. Locate the desired borrower (see page 39 - page 40).

2. From the Application List screen, select the **Master Borrower** link (see page 40).

   The **Master Borrower** screen appears:

3. View the following demographic information in the header section:

Borrower:	LISA ANES	**SSN:** XXX-XX-XXXX	
Date of Birth:	12/16/1964		
Address:	10 J LANE		
	BRANDON, FL 33511		
Telephone:	(888) 888-8888		
Email:			
Valid Address:	Y		
Valid Phone:	Y		

- Borrower (First Name/Last Name/MI)

- SSN

- Address

- Telephone

- E-mail

- Valid Address/Valid Phone

   Note: For a discussion of address/phone validation, see page 62.

4. In the **Summary** section, view the following information concerning the borrower's indebtedness:

   a. **Amount Outstanding:** lists borrower's indebtedness by Loan type (Stafford Sub/Unsub, PLUS, SLS, Consolidation)
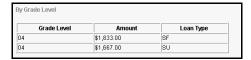
Amount Outstanding	
Stafford Subsidized:	$1,833.00
Stafford Unsubsidized:	$1,667.00
PLUS:	$0.00
SLS:	$0.00
Consolidation:	$0.00

   b. **Indebtedness to Date**: lists borrower's indebtedness by:

Indebtedness To Date	
Undergraduate:	$3,500.00
Graduate:	$0.00
Total:	$3,500.00
Total Guaranteed Amount:	$3,500.00
Total Principal Reduction Amount:	0.00
Total Curr Default Principal O/S:	0.00
Total Amount Outstanding:	$3,500.00

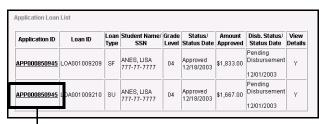 | Field | Description/Notes |
   |---|---|
   | **Undergraduate Loans** | For all loans with a grade level of 0 through 5, the sum of:
• the Principal Balance, plus:
• Defaulted Principal Amounts Outstanding. |

Field	Description/Notes
Graduate Loans	The sum of: • the Principal Balance, plus: • Defaulted Principal Amounts Outstanding for all loans with a grade level of: • 6 through 20, or • A through D.
Total (of both Graduate and Undergraduate Loans)	Sum of two rows above.
Total Guaranteed Amount	Total approved amount for all borrower loans.
Total Principal Reduction	This amount is subtracted from the total amount outstanding (see final listing in this table).
Current Default Principal O/S	Outstanding principal in default • included in totals for Undergraduate and Graduate balances above.
Total Amount Outstanding	Equals: • (The Total Guaranteed Amount + the Current Default Principal Outstanding) - the Total Principal Reduction

c. **By Grade Level:** lists all loan balances by:

By Grade Level		
Grade Level	**Amount**	**Loan Type**
04	$1,833.00	SF
04	$1,667.00	SU

- Grade Level

- Amount, and:

- Loan Type

5. In the **Application Loan List**, view:

Application Loan List								
Application ID	**Loan ID**	**Loan Type**	**Student Name/ SSN**	**Grade Level**	**Status/ Status Date**	**Amount Approved**	**Disb. Status/ Status Date**	**View Details**
APP000850945	LOA001009209	SF	ANES, LISA 777-77-7777	04	Approved 12/18/2003	$1,833.00	Pending Disbursement 12/01/2003	Y
APP000850945	LOA001009210	SU	ANES, LISA 777-77-7777	04	Approved 12/18/2003	$1,667.00	Pending Disbursement 12/01/2003	Y

Field Name	Description/Notes
Application ID	In format APP0000XXXXX • To view Application Detail, see page 42).
Loan ID	In format LOA000XXXXX

Field Name	Description/Notes
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Student Name/SSN	
Grade Level	One of the following: • 00 Correspondence • 01 Freshman/First Year • 02 Sophomore/Second Year • 03 Junior/Third Year • 04 Senior/Fourth Year • 05 Fifth Year/Other Undergraduate • 06 1st Year Graduate/Professional • 07 2nd Year Graduate/Professional • 08 3rd Year Graduate/Professional • 09 4th Year Graduate/Professional • 10 5th Year Graduate/Professional • 11 6th Year Graduate/Professional • 12 7th Year Graduate/Professional • 13 8th Year Graduate/Professional • 14 9th Year Graduate/Professional • 15 10th Year Graduate/Professional • 16 11th Year Graduate/Professional • 17 12th Year Graduate/Professional • 18 13th Year Graduate/Professional • 19 14th Year Graduate/Professional • 20 15th Year Graduate/Professional
Loan Status/Status Date	The following are valid values for loan status: • Approved • Approved For Disbursement • Incomplete • Rejected
Amount Approved	
Disbursement Status/ Date	Current Loan Status, and date current status was established. Disbursement Status can be one of the following: • All Disbursements Fully Canceled • Fully Disbursed • Pending Disbursement • Partially Disbursed
View Details	A Y in this field indicates that you can view Application and Loan Detail for this account.

6. *Do you want to view Application Detail?*

   No: The procedure is complete.

   Yes: Click on the Application ID link (See figure on page 65).

   The Application Detail window appears (see page 42).

Working with the Master Student Screen

Use the Master Student Screen to:

- View Demographic information about the student,
- View enrollment information, and:
- Access Application Detail (see page 42).

❑ **TO WORK WITH THE MASTER STUDENT SCREEN:**

1. Navigate to the desired record:

   a. Log into MODEL Direct, if you have not already done so (See page 2).

   b. From the MODEL Direct Home Page, select the Loan Inquiry/Update link (see figure on page 38).

   c. Locate the desired borrower (see page 39 - 40).

2. From the **Application List** screen, select the **Master Student** link (see page 40).

   The **Master Student** screen appears:
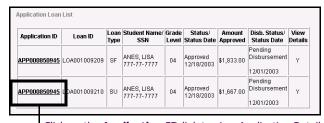
3. View the following Demographic Information:

Field Name	Description/Notes
Student	
SSN	
Date of Birth	
Address	
Phone/Email	
Valid Address/Valid Phone	**Y** indicates that the borrower has provided a valid address/ phone. • For a discussion of address/phone validation, see page 62.

4. View the following enrollment information:

Field Name	Description/Notes
MDHE Notified Date	Date guarantor was notified of student enrollment
Holder Notified Date	Date holder was notified of student enrollment
Last School Attended/ OE Code/Branch	
Current Enrollment Status/Current Enrollment Status Date	Valid values are: • Approved Leave of Absence • Deceased • Enrolled Full Time • Graduated • Enrolled Half Time or More • Enrolled Less Than Half Time • Not Available • Withdrawn • Never Attended
Anticipated Graduation Date	As reported by school

5. In the **Application Loan List**, view:

Click on the **Application ID** link to view Application Detail (See page 42 and page 66).

Field Name	Description/Notes
Application ID	In format APP0000XXXXX • To view Application Detail, see page 42.)
Loan ID	In format LOA000XXXXX
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Student Name/SSN	
Grade Level	One of the following: • 00 Correspondence • 01 Freshman/First Year • 02 Sophomore/Second Year • 03 Junior/Third Year • 04 Senior/Fourth Year • 05 Fifth Year/Other Undergraduate • 06 1st Year Graduate/Professional • 07 2nd Year Graduate/Professional • 08 3rd Year Graduate/Professional • 09 4th Year Graduate/Professional • 10 5th Year Graduate/Professional • 11 6th Year Graduate/Professional • 12 7th Year Graduate/Professional • 13 8th Year Graduate/Professional • 14 9th Year Graduate/Professional • 15 10th Year Graduate/Professional • 16 11th Year Graduate/Professional • 17 12th Year Graduate/Professional • 18 13th Year Graduate/Professional • 19 14th Year Graduate/Professional • 20 15th Year Graduate/Professional
Loan Status/Status Date	Following are valid values for loan status: • Approved • Approved For Disbursement • Incomplete • Rejected
Amount Approved	
Disbursement Status/Date	Current Loan Status, and date current status was established. Disbursement Status can be one of the following: • All Disbursements Fully Canceled • Fully Disbursed • Pending Disbursement • Partially Disbursed
View Details	A **Y** in this field indicates that you can view Application and Loan Detail for this account.

6. *Do you want to view Application Detail?*

No: The procedure is complete.

Yes: Click on the Application ID link (See figure on page 65).

The Application Detail window appears (see page 42).
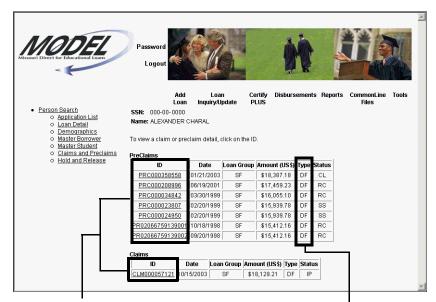
Working with Claims and Preclaims

MODEL Direct allows you to view a borrower's claim and/or preclaim records

❑ **TO WORK WITH THE CLAIM AND PRECLAIM SCREEN:**

1. Navigate to the desired record:

   a. Log into MODEL Direct, if you have not already done so (See page 2).

   b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 38).

   c. Locate the desired borrower (see page 39 - page 40).

2. From the **Application List** screen, select the **Claims and Pre-Claims** link (see page 40).

   The **Claim/Preclaim** screen appears:

Click on the **Claim ID** or **PreClaim ID** link to view detail data (see pages 72 and 74).

Note: the PreClaim type can be one of the following:

- **DF** (delinquent on monthly payments),
- **DQ** (delinquent on payments less frequent than monthly), and
- **SK** (skip trace assistance for account not otherwise eligible for pre-claim assistance).

3. In the Claim and/or PreClaim grid, view the following:

Field Name	Description/Notes
ID	• PreClaim IDs have a PRC prefix. • Claim IDs have a CLM prefix.
Date	Date Claim/Preclaim was received by guarantor.

Field Name	Description/Notes
Loan Group	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub • CL Consolidation • PL PLUS • RF Refinanced • SL SLS
Amount (US$)	Amount (in U.S. Dollars) of Claim /PreClaim.
Type	**For PreClaims:** One of the following: • DF Default • DQ Default Less Freq than 1 month • SK Skip **For Claims:** One of the following: • BC Bankruptcy, Chapter 12 or 13 • BH Bankruptcy, Hardship Petition • BO Bankruptcy, Chapter 7 or 11 • CS Closed School • DB Default prior to Bankruptcy Notification • DE Death • DF Default, Failure to Make Monthly Payments • DI Disability, Total and Permanent • DQ Default, Failure to Make Quarterly Payments • DU Abbreviated Cure • FC False Certification • IN Ineligible • UR Unpaid Refund
Status	**For PreClaims:** One of the following: • AC Active/Complete • AI Active/Incomplete • CL Claim Filed • RC Recalled • SS Superseded • TO Timed Out • UR Untimely/Rejected **For Claims:** one of the following: • AP Approved for Payment • IP In Process • PD Paid • RI Reinstated • RJ Rejected • RP Repurchased • RT Returned • SP Scheduled for Payment • UP Urgent Payment

Viewing PreClaim Detail

4. *Do you want to view PreClaim detail?*

   No: Go to step 5.

   Yes: Click on the **PreClaim ID** link for the desired PreClaim:

PreClaims					
ID	Date	Loan Group	Amount (US$)	Type	Status
PRC000358558	01/21/2003	SF	$18,387.18	DF	CL

   The **PreClaim Detail** screen appears:

- Person Search
  - Application List
  - Loan Detail
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and Preclaims
  - Hold and Release

Password
Logout

Add Loan | Loan Inquiry/Update | Certify PLUS | Disbursements | Reports | CommonLine Files | Tools

SSN: 000-00-0000
Name: ALEXANDER CHARAL
PreClaim

PreClaim ID: PRC000358558
Receive Date: 01/21/2003
Loan Group: SF (Stafford Subsidized)
PreClaim Type: DF (Default)
Status: CL (Claim Filed)
Servicer Name: Sallie Mae Servicing Corporation
Servicer OE: 700191
Holder Name: CHASE MANHATTAN BANK USA
Holder OE: 833253
Principal Balance: $18,387.18
Total Balance: $18,387.18
Payment Due Date: 10/28/2002
Monthly Payment Amt: $77.66
Loans Matched: Y

Detail of the PreClaim

PreClaim Loans

ASA Loan ID: LOAH020667591005
Loan Type: SF (Stafford Subsidized)
1st Disbursement Date: 11/21/1995
Original Guaranteed Amt: $2,650.00
Reported Prinicpal Balance Amount: $2,846.78

ASA Loan ID: LOAH020667591001
Loan Type: SF (Stafford Subsidized)
1st Disbursement Date: 09/23/1992
Original Guaranteed Amt: $2,625.00
Reported Prinicpal Balance Amount: $2,820.10

ASA Loan ID: LOAH020667591002
Loan Type: SF (Stafford Subsidized)
1st Disbursement Date: 09/15/1993
Original Guaranteed Amt: $3,500.00
Reported Prinicpal Balance Amount: $3,749.07

ASA Loan ID: LOAH020667591003
Loan Type: SF (Stafford Subsidized)
1st Disbursement Date: 08/24/1994
Original Guaranteed Amt: $5,500.00
Reported Prinicpal Balance Amount: $5,909.89

ASA Loan ID: LOAH020667591006
Loan Type: SF (Stafford Subsidized)
1st Disbursement Date: 01/10/1996
Original Guaranteed Amt: $2,850.00
Reported Prinicpal Balance Amount: $3,061.34

Detail of the individual loans covered by the PreClaim

a. View the following PreClaim information:

Field Name	Description
PreClaim ID	• PreClaim IDs have a PRC prefix • Claim IDs have a CLM prefix
Receive Date	Date Claim/Preclaim was received by guarantor
Loan Group	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub • CL Consolidation • PL PLUS • RF Refinanced • SL SLS
PreClaim Type	• DF Default • DQ Default Less Freq than 1 month • SK Skip
Status	One of the following: • AC Active/Complete • AI Active/Incomplete • CL Claim Filed • RC Recalled • SS Superseded • TO Timed Out • UR Untimely/Rejected
Servicer Name/OE Code	
Holder Name/OE Code	
Principal Balance	
Total Balance	
Payment Due Date	
Monthly Payment Amt	
Loans Matched	A Y in this field indicates that loans were matched to the preclaim (see following sidebar)

b. View the following information for associated loan

Field Name	Description
Loan ID	In format LOA0000XXXXX.
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub • CL Consolidation • PL PLUS • RF Refinanced • SL SLS
1st Disbursement Date	
Original Guaranteed Amt	
Reported Principal Bal. Amt	Balance as of time PreClaim was filed.

Viewing Claim Detail
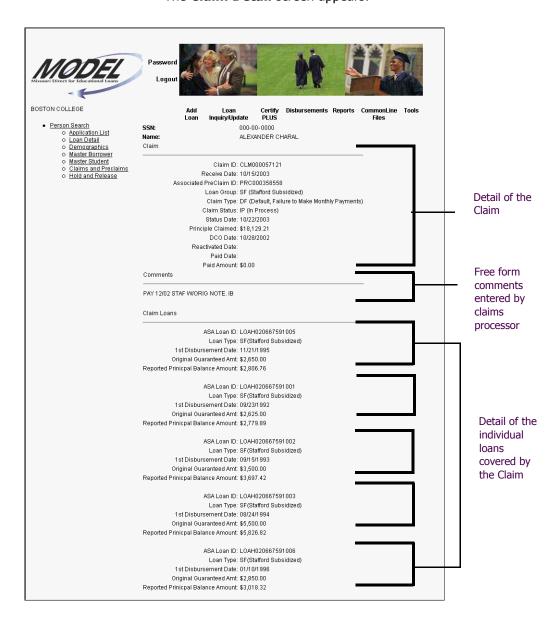
5. *Do you want to view claim detail?*

No: The procedure is complete.

Yes: Click on the **Claim ID** link for the desired Claim:
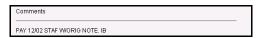
PreClaims					
ID	Date	Loan Group	Amount (US$)	Type	Status
CLM000358558	11/21/2003	SF	$18,387.18	DF	CL

The **Claim Detail** screen appears:

a. View the following claim information:

Field Name	Description
Claim ID	In format CLM0000XXXXX.
Receive Date	Date Claim was received by guarantor.
Associated PreClaim ID	MODEL Direct matches the person code on the claim with the person code of an existing PreClaim record.
Loan Group	One of the following: • SF　Stafford Subsidized • SU　Stafford Unsubsidized • SX　Stafford -Sub/Unsub • CL　Consolidation • PL　PLUS • RF　Refinanced • SL　SLS
Type	• CS　Closed School • DB　Default prior to Bankruptcy Notification • DE　Death • DF　Default, Failure to Make Monthly Payments • DI　Disability, Total and Permanent • DQ　Default, Failure to Make Quarterly Payments • DU　Abbreviated Cure • FC　False Certification • IN　Ineligible
Status/Status Date	One of the following: • AP　Approved for Payment • IP　In Process • PD　Paid • RI　Reinstated • RJ　Rejected • RP　Repurchased • RT　Returned • SP　Scheduled for Payment • UP　Urgent Payment d
Principal Claimed	Amount of principal claimed by holder.
DCO Date	Date condition occurred • For certain claims (for example, a bankruptcy claim), the claim must be filed within a certain time period after the date the condition occurred.
Reactivated Date	The date a previously returned or rejected claim is resubmitted to the guarantor When a claim is resubmitted, its status is changed to IP (in process) and is considered to be reactivated.
Paid Date/Paid Amount	Amount paid by guarantor to holder.

b. View comments (if entered), from the original claims processor:

Comments
_____
PAY 12/02 STAF W/ORIG NOTE. IB

c. View the following information for associated loans:

Field Name	Description
Loan ID	In format LOA0000XXXXX.
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub • CL Consolidation • PL PLUS • RF Refinanced • SL SLS
1st Disbursement Date	
Original Guaranteed Amt	
Reported Principal Bal. Amount	Balance as of time PreClaim was filed.

Changing a Hold/ Release Status

As previously shown, you can change a hold/release status from the Loan Detail screen (see page 56). You can also use the Hold/Release link to change a hold status:

❑ **TO CHANGE A HOLD/RELEASE STATUS:**

1. Navigate to the desired record:

   a. Log into MODEL Direct, if you have not already done so (See page 2).
   b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 38).
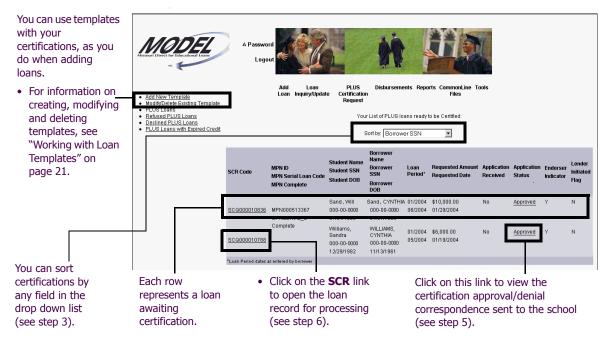   c. Locate the desired borrower (see page 39 - page 40).

2. From the **Application List** screen, select the **Hold/Release** link (see page 40).

   The **Loan List** appears:

Click on a **Loan ID** link to access Hold/Release information for a given loan.

3. If desired, view the following:

Field Name	Description
Loan ID	In format LOA0000XXXXX
Loan Type	One of the following: • SF Stafford Subsidized • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub • CL Consolidation • PL PLUS • RF Refinanced • SL SLS
Approved/Certified Amount/ Date Approved	
Application Receive Date	
Disbursement Status/ Disbursement Status Date	Current Disbursement Status, and date current status was established. Disbursement Status can be one of the following: • All Disbursements Fully Canceled • Fully Disbursed • Pending Disbursement • Partially Disbursed
B	Borrower Indicator (a Y in this field indicates that this individual is the borrower of record on the corresponding application).
S	Student Indicator (a Y in this field indicates that this individual is the student of record on the corresponding application).

4. Click on the desired Loan ID (see above figure).

The Loan Detail screen appears (see page 56).

5. Change the hold status from the dropdown menu (see page 59).

Changing the Hold/Release Status of Multiple Records

You can change multiple hold statuses at one time by selecting:

- a series of SSNs, or:
- all disbursements with a specific set of conditions.

Choosing a Selection Method

❑ **TO CHOOSE A SELECTION METHOD:**

    a. Log into MODEL Direct, if you have not already done so (See page 2).

    b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 38).

6. Click on the **Hold/Release Flag** link:

The following screen appears:

7. In the **Change Disbursement To** field, select **Hold** or **Release** from the dropdown list:
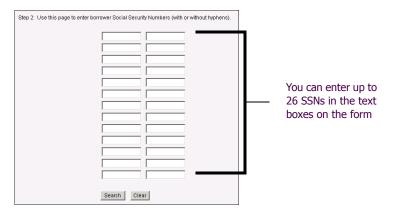
8. In the **Select Disbursements By** field, select **SSN Entry** or **Selection Criteria** from the dropdown list:

9. Click the **Continue** button (see figure above).

If you chose the **SSN Entry** Method in step 5, you'll see the following:

You can enter up to 26 SSNs in the text boxes on the form

If you chose the **Selection Criteria** Method in step 5, you'll see the following:
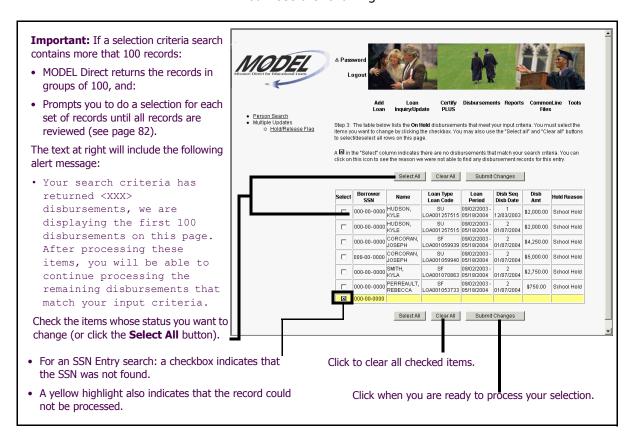
10. Enter the following, based on the selection method you chose (see previous figures):

If you chose:	Enter the following:
SSN Entry	The SSNs of the records you want to change (up to 26)

Selection Criteria	Any combination of:
	• Disbursement Start Date/End Date
	• Loan Period Start Date/End Date
	• Grade Level: One of the following:
	  - All
	  - Freshman
	  - Sophomore
	  - Junior
	  - Senior
	  - Year 5 Undergrad
	  - 1st Year Grad
	  - 2nd Year Grad
	  - 3rd Year Grad
	  - 4th Year + Grad
	• Disbursement Sequence (1-4)

11. Click the **Search** button.

You'll see the following:

Important: If a selection criteria search contains more that 100 records:

• MODEL Direct returns the records in groups of 100, and:

• Prompts you to do a selection for each set of records until all records are reviewed (see page 82).

The text at right will include the following alert message:

• `Your search criteria has returned <XXX> disbursements, we are displaying the first 100 disbursements on this page. After processing these items, you will be able to continue processing the remaining disbursements that match your input criteria.`

Check the items whose status you want to change (or click the **Select All** button).

• For an SSN Entry search: a checkbox indicates that the SSN was not found.

• A yellow highlight also indicates that the record could not be processed.

Click to clear all checked items.

Click when you are ready to process your selection.

12. Process your selection as follows:

a. View the following fields as desired:

Field Name	Description
Borrower SSN/Name	
Loan Type/ Loan Code	• Loan type is one of the following: - SF Stafford Subsidized - SU Stafford Unsubsidized - SX Stafford -Sub/Unsub - CL Consolidation - PL PLUS - RF Refinanced - SL SLS • Loan Code is in the format LOA0000XXXXX
Loan Period	Educational year for which the loan funds are allocated
Disb Seq/Disb Date/ Disb. Amount	• Disbursement sequence (1-4) and date of disbursement
Hold Reason	One of the following: • A Copy Missing • Admin (Administrative) Hold • MPN Hold (Complete MPN Not Present) • Reallocation • School Hold • Other

b. Select the records you want to process, or click the **Select All** button (see figure on page 80).

c. Click the **Submit Changes** button.

You'll see the following window:
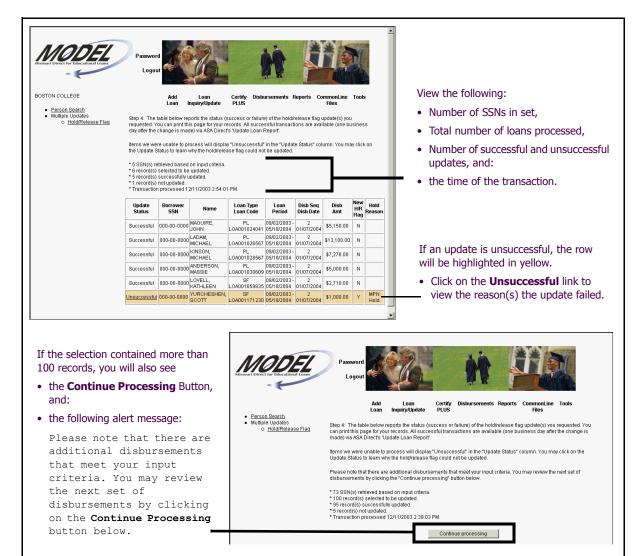
d. Click Yes to start the update:

You'll see the following window while your request is processing:

Important: do not close your browser window, click browser buttons, or engage in any other internet activity while this window is on screen.

When processing is complete, you'll see one of the following windows:

View the following:

- Number of SSNs in set,
- Total number of loans processed,
- Number of successful and unsuccessful updates, and:
- the time of the transaction.

If an update is unsuccessful, the row will be highlighted in yellow.

- Click on the **Unsuccessful** link to view the reason(s) the update failed.

If the selection contained more than 100 records, you will also see

- the **Continue Processing** Button, and:
- the following alert message:

  Please note that there are additional disbursements that meet your input criteria. You may review the next set of disbursements by clicking on the **Continue Processing** button below.

e. *Do you see the Continue Processing button?* (see figure above).

No: Your update is complete.

Yes: Repeat steps 9a through 9e (your search turned up more than 100 records, and you have records remaining to process).

WORKING WITH PLUS LOAN CERTIFICATIONS
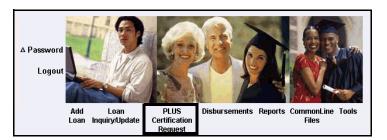
MODEL Direct makes it easy for you to:

- Certify and refuse new PLUS loans,
- Certify a PLUS Loan you have previously refused, and:
- Work with declined loans (and review loans by status)

Certifying or Refusing a PLUS Loan

❑ **TO CERTIFY OR REFUSE A PLUS LOAN:**

1. Log into MODEL Direct, if you have not already done so (See page 2).

2. From the MODEL Direct Home Page, select the **PLUS Certification Request** Link.

If no loans are awaiting certification: you'll see an alert message:

If loans are awaiting certification: you'll see a window similar to the following:

You can use templates with your certifications, as you do when adding loans.

- For information on creating, modifying and deleting templates, see "Working with Loan Templates" on page 21.

You can sort certifications by any field in the drop down list (see step 3).

Each row represents a loan awaiting certification.

- Click on the **SCR** link to open the loan record for processing (see step 6).

Click on this link to view the certification approval/denial correspondence sent to the school (see step 5).

3. *Do you want to sort the grid by a specific field?*

No: Go to step 4.

Yes: Select a value in the **Sort By** field (see previous figure).

You can sort by any of the following fields:

- Application Received
- Application Status
- Borrower Name
- Borrower SSN
- Borrower DOB
- Endorser Indicator
- Lender Initiated Flag
- Loan Period
- MPN Complete
- MPN ID
- MPN Serial Loan Code
- Requested Amount
- Requested Date
- SCR Code
- Student DOB
- Student Name
- Student SSN

4. View the following fields if desired:

Field	Description/Notes
SCR Code	School Certification code (in Format SCQ0000XXXXX)
MPN ID	In format MPN000000000
MPN Serial Loan Code	Either **New** (first application on MPN) or **Serial** (Additional application on MPN).
MPN Complete	Either **Complete**, **Incomplete**, or **Revoked**.
Student Name/SSN/ DOB	
Borrower Name/SSN/ DOB	
Loan Period	As entered by borrower

Field	Description/Notes
Requested Amount/ Date	
Application Received (Yes/No)	
Application Status	Either **Approved** or **Appeal Approved**.
Endorser Indicator	A **Y** in this field indicates that an approved endorser is attached to the application.
Lender Initiated Flag	A **Y** in this field indicates that the lender of record initiated the application.
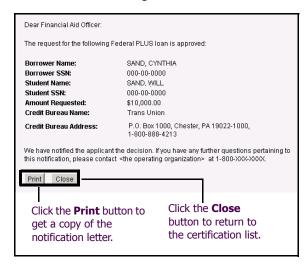
5. *Do you want to view the approval correspondence?*

    No: Proceed to step 6.

    Yes: Click on the **Application Status** link:

SCR Code	MPN ID MPN Serial Loan Code MPN Complete	Student Name Student SSN Student DOB	Borrower Name Borrower SSN Borrower DOB	Loan Period*	Requested Amount Requested Date	Application Received	Application Status	Endorser Indicator	Lender Initiated Flag
SCQ000010836	MPN000513367 MPNSERIAL_S Complete	Sand, Will 000-00-0000 01/01/1980	Sand, CYNTHIA 000-00-0000 01/01/1950	01/2004 06/2004	$10,000.00 01/29/2004	No	Approved	Y	N

You'll see the following:

Dear Financial Aid Officer:

The request for the following Federal PLUS loan is approved:

Borrower Name:	SAND, CYNTHIA
Borrower SSN:	000-00-0000
Student Name:	SAND, WILL
Student SSN:	000-00-0000
Amount Requested:	$10,000.00
Credit Bureau Name:	Trans Union
Credit Bureau Address:	P.O. Box 1000, Chester, PA 19022-1000, 1-800-888-4213

We have notified the applicant the decision. If you have any further questions pertaining to this notification, please contact <the operating organization> at 1-800-XXX-XXXX.

Print   Close

Click the **Print** button to get a copy of the notification letter.

Click the **Close** button to return to the certification list.

6. Click on the **SCR** link for the loan you want to certify (see previous figure).

You'll see the following screen:

Reminder: templates are used to reduce data entry. For a discussion of templates, see "Working with Loan Templates" on page 21

7. Consult the following table to determine how to proceed:

If you want to...	proceed as follows:
Certify the loan **without using** a template	a. Click the **Certify** button The Add PLUS screen appears (see page 16). b. Go to step 8.

If you want to…	proceed as follows:
Certify the loan **using** a template	a. In the **Branch Code** field, select the desired branch code from the dropdown list: To enable a template, please select a branch code and a template name, then click on the Certify button. Branch Code: [▼] Template Name: [▼] [Certify] [Refuse] [Cancel] b. In the **Template Name** field, select the desired template from the dropdown list. c. Do you see the following dialog box? Microsoft Internet Explorer ⚠ The branch code selected to choose template is different than the branch code selected by the Borrower. [OK] **No**: go to step 8 **Yes**: the template you are using has not been assigned to the branch code on the application. MODEL Direct will fill in the application with the template data, but you must check all fields and correct as necessary. - Click the **OK** button, and: - go to step 8
Refuse Certification	a. Click the **Refuse** button. You'll see the following screen: Microsoft Internet Explorer ? WARNING! You are about to refuse the loan certification for this candidate. This means that the loan application will be removed from the list of PLUS loans ready to be Certified. Are you sure you want to do this? OK will remove the PLUS loan from the list and CANCEL will keep the loan on the list. [OK] [Cancel] b. Click the OK button. The screen refreshes the certification list (see step 2). c. Proceed to step 10.
Cancel the certification of this loan	a. Click the Cancel button. The screen refreshes the certification list (see step 2). b. Proceed to step 10.

Note…

Some or all of these fields will be populated if:
- you've used a template to certify the loan, or:
- you started entering the data on the form in a previous session, and saved your work.

8. In the **School Information** section of the PLUS Application, add or review the **PLUS Certified Loan Amount**:

School Information
School OE Code: 002498   Branch: [00 - PARK UNIVERSITY ▼]
Loan Period
From Date: 01 / 01 / 2004   To Date: 05 / 31 / 2004
Grade Level: [Freshman ▼]   Enrollment Status: [Full Time ▼]
Anticipated Graduation Date: 12 / 31 / 2007
Cost of Attendance 45000
Estimated Financial Aid: 25000
PLUS Certified Loan Amount: 5000

9. Click the **Save** button.

The loan is certified.

Important!	
If you see warning messages (as in the following screen): • the loan is certified, but: • you must resolve the issues listed before the loan is guaranteed and/or disbursed:	

10. *Do you want to certify or refuse another loan?*

No: the process is complete.
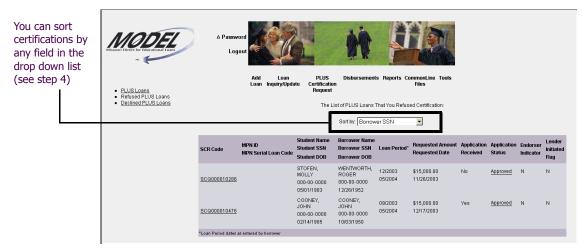
Yes: Repeat steps 3 through 10.

Certifying a Previously Refused PLUS Loan

You can certify a PLUS Loan you have previously refused.

❑ **TO CERTIFY A PREVIOUSLY REFUSED PLUS LOAN:**

1. Log into MODEL Direct, if you have not already done so (see page 2).

2. From the MODEL Direct Home Page, select the **PLUS Certification Request** link.

3. Click on the **Refused PLUS Loans** Link.

   You'll see the loans for which you've refused certification:

You can sort certifications by any field in the drop down list (see step 4)

4. *Do you want to sort the grid by a specific field?*

   No: Go to step 5.

   Yes: Select a value in the **Sort By** field (see previous figure).

   You can sort by any of the following fields:

   - Application Received
   - Application Status
   - Borrower Name
   - Borrower SSN
   - Borrower DOB
   - Endorser Indicator
   - Lender Initiated Flag
   - Loan Period
   - MPN Complete
   - MPN ID
   - MPN Serial Loan Code
   - Requested Amount
   - Requested Date
   - SCR Code
   - Student DOB
   - Student Name
   - Student SSN

5. View the following fields if desired:

Field	Description/Notes
SCR Code	School Certification code (in Format SCQ0000XXXXX).
MPN ID	In format MPN000000000.
Serial Loan Code	Either **New** (first application on MPN) or **Serial** (Additional application on MPN).

Field	Description/Notes
MPN Complete	Either **Complete**, **Incomplete**, or **Revoked**.
Student Name/SSN/ DOB	
Borrower Name/SSN/ DOB	
Loan Period	As entered by borrower
Requested Amount/ Date	
Application Received (Yes/No)	
Application Status	Either **Approved** or **Appeal Approved**.
Endorser Indicator	A **Y** in this field indicates that an approved endorser is attached to the application.
Lender Initiated Indicator	A **Y** in this field indicates that the lender of record initiated the application.

6. Click on the SCR link for the loan you want to certify (see previous figure).

You'll see the following screen:

7. Complete steps 7 through 9 of the procedure "Certifying or Refusing a PLUS Loan" (see page 86).
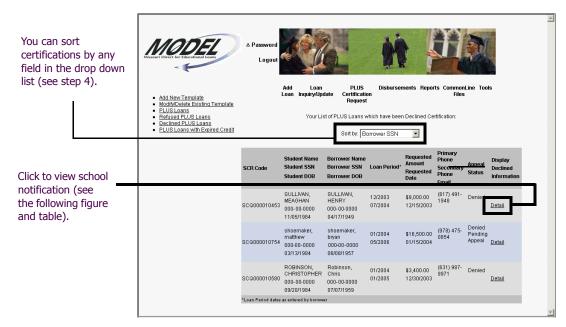
Working With Declined Loans

MODEL Direct allows you to:

- view the detail of declined loans, and:
- send notification to the school.

❑ **TO PROCESS A DECLINED LOAN:**

1. Log into MODEL Direct, if you have not already done so (See page 2).

2. From the MODEL Direct Home Page, select the **PLUS Certification Request** Link.

3. Click on the **Declined PLUS Loans** link.

   You'll see a list of loans which have been declined:

You can sort certifications by any field in the drop down list (see step 4).

Click to view school notification (see the following figure and table).

4. *Do you want to sort the grid by a specific field?*

   No: Go to step 5.

   Yes: Select a value in the **Sort By** field (see previous figure).

   You can sort by any of the following fields:

   - Borrower Name
   - Borrower SSN
   - Borrower DOB
   - Student Name
   - Student SSN
   - Student DOB
   - Loan Period
   - Requested Amount
   - Requested Date
   - SCR Code

5. View the following fields if desired:

Field	Description/Notes
SCR Code	School Certification code (in Format SCQ0000XXXXX).
Student Name/SSN/ DOB	
Borrower Name/SSN/ DOB	
Loan Period	As entered by borrower.
Requested Amount/ Date	
Primary Phone/ Secondary Phone/EMail	
Appeal Status	Either **Denied**, **Appeal Denied**, or **Denied Pending Appeal.**
Display Declined Information	Click on the Detail link to view the school notification of the denial (and optionally, print the detail for mailing - see following figure).

6. In the **Display Declined Information** column, click on the **Detail** link for the desired loan:

You'll see the following:

Click the **Print** button to get a copy of the notification letter.

Click the **Close** button to return to the certification list.

Viewing SCR Records with Expired Credit Checks

Before You Begin...

- A Credit Check is considered to be expired based on the Lender's participation in the "Lender Specific Credit Check Timeframe" product (See Chapter 4, *Working with Lender Profiles*, in the ASA System User Guide).

  For Example:

  - The Lender of record on a given application considers a credit check to be current until it is 90 days old.
  - If the loan is not certified after 91 days, it appears in the grid.

❑ **To View SCR Records with Expired Credit Checks:**

1. Log into MODEL Direct, if you have not already done so (See page 2).

2. From the MODEL Direct Home Page, select the **PLUS Certification Request** Link.

3. Click on the **PLUS Loans With Expired Credit** Link.

   You'll see the all SCR records with expired credit checks

An SCR will remain in the grid until:
- The School certifies the loan (a new credit check will be required).
- The borrower authorizes the Operating Organization to perform a new credit check.
- 30 days have passed since the loan period end date.

4. *Do you want to sort the grid by a specific field?*

   No: Go to step 5.

   Yes: Select a value in the Sort By field (see previous figure).

   You can sort by any of the following fields:

   - Application Received
   - Application Status
   - Borrower Name
   - Borrower SSN
   - Borrower DOB
   - Endorser Indicator
   - Lender Initiated Flag
   - Loan Period
   - MPN Complete
   - MPN ID
   - MPN Serial Loan Code
   - Requested Amount
   - Requested Date
   - SCR Code
   - Student DOB
   - Student Name
   - Student SSN

5. View the following fields if desired:

Field	Description/Notes
SCR Code	School Certification code (in Format SCQ0000XXXXX).
MPN ID	In format MPN000000000.
Serial Loan Code	Either **New** (first application on MPN) or **Serial** (Additional application on MPN).
MPN Complete	Either **Complete**, **Incomplete**, or **Revoked**.
Student Name/SSN/ DOB	
Borrower Name/SSN/ DOB	
Loan Period	As entered by borrower.
Requested Amount/ Date	
Application Received (Yes/No)	
Application Status	Either **Approved** or **Appeal Approved**.
Endorser Indicator	A **Y** in this field indicates that an approved endorser is attached to the application.
Lender Initiated Indicator	A **Y** in this field indicates that the lender of record initiated the application.

6. Click on the SCR link to view detail for a specific certification request (see page 86).

Important: You cannot certify a loan with an expired credit check unless the Operating Organization performs a new credit check.

WORKING WITH ATOM II DISBURSEMENT INFORMATION

You can update disbursement information by:

- Decreasing a Disbursement Amount.

- Changing a Pending Disbursement Date.

- Decreasing a Disbursement Amount and Changing the Disbursement Date.

- Cancelling/Reducing a Disbursement.

- Changing a Single Disbursement Hold/Release Status.

❑ TO MODIFY A DISBURSEMENT:

1. Locate the student whose disbursement information you want to modify.

   a. Log into MODEL Direct, if you have not already done so (see page 2).

   b. From the MODEL Direct Home Page, select the **Disbursements** link:

The following screen appears:

Note: EFT Schools also have the ability to do cancellations and partial reductions via the **Loan Inquiry/Update** screen (see page 53).

c. Do the following:

    i.) Enter the desired SSN, and:

    ii.) Click the **Search** button.

If the disbursement(s) were done through the lender (and not through ATOM II), you'll see the following screen:

If you see this message:
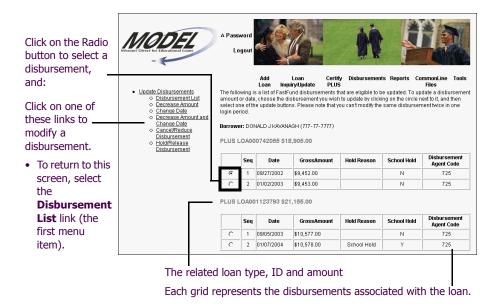
- Make sure you entered the correct SSN in step 1B.

If you have the correct SSN:

- Contact the lender directly to modify the disbursement.

If the borrower/student has pending ATOM II disbursements: you'll see the following screen:

Click on the Radio button to select a disbursement, and:

Click on one of these links to modify a disbursement.

- To return to this screen, select the **Disbursement List** link (the first menu item).

The related loan type, ID and amount

Each grid represents the disbursements associated with the loan.

2. Select the Radio button for the disbursement you want to modify:

3. Select from the following menu options (See figure in step 2):

- **Decrease Amount (see below).**

- **Change Date (see page 100).**

- **Decrease Amount and Change Date (see page 101).**

- **Cancel/Reduce Disbursement (see page 102).**

- **Hold/Release Disbursement (see page 103).**

Cancellation/ Reductions versus decreases...

If the disbursement has not occurred:
- use the Decrease Amount procedure to reduce the amount to be disbursed (see page 98).

If the disbursement has occurred:
- Use the Cancel/Reduce procedure to reverse the previously disbursed amounts .

Important!

You can only make one change to a given disbursement per login session.
• Once you have changed a disbursement, an asterisk will appear in place of the radio button:

PLUS LOA000742055 $18,905.00

	Seq	Date	GrossAmount	Hold Reason	School Hold	Disbursement Agent Code
*	1	09/27/2002	$452.00		N	725
○	2	01/02/2003	$9,453.00		N	725
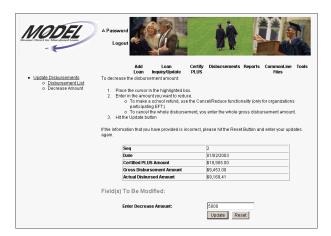
The asterisk indicates that you've modified this disbursement during this session.

To make another modification to this disbursement, you must log out of MODEL Direct and log back in.

Decreasing a Disbursement Amount

To decrease the disbursement amount:

a. Perform steps one and two, if you have not already done so.

b. Click on the **Decrease Amount** link (see page 97).

The following window appears:

c. Enter the decrease amount:

Important: enter the amount by which you want the loan decreased - not the amount of the loan after the reduction.

In this example:

- The original gross disbursement amount is $9,453

- You've entered a decrease amount of $5,000

The new gross disbursement is $4,453 (9,453 - 5,000)

If the information that you have provided is incorrect, please hit the Reset Button and enter your updates again.

Seq	2
Date	01/02/2003
Certified PLUS Amount	$18,905.00
Gross Disbursement Amount	$9,453.00
Actual Disbursed Amount	$9,169.41

Field(s) To Be Modified:

Enter Decrease Amount: 5000

Update   Reset

d. Click the **Update** button

If your update is successful, you'll see the following:

e. Do you want to *modify another disbursement for this individual*, or *view the results of the modification you just made?*

Yes: Do the following:

- Click the **Select Disbursement** button, and:

- Repeat steps 2 and 3 (page 95 - 97).

No: The procedure is complete.

- Select another task or log out.

Changing a Pending Disbursement Date

To change a pending disbursement date:

a. Perform steps one and two, if you have not already done so.

b. Click on the **Change Date** link (see page 97).

The following window appears:

c. Enter the new disbursement date (in format MM/DD/ YYYY):

Note: You must enter a date in the future (i.e., you cannot change the date of a disbursement that has already occurred.)

d. Click the **Update** button

If your update is successful, you'll see the following:

e. Do you want to *modify another disbursement for this indi-vidual*, or *view the results of the modification you just made?*

Yes: Do the following:

- Click the **Select Disbursement** button, and:
- Repeat steps 2 and 3 (page 95 - 97).

No: The procedure is complete.
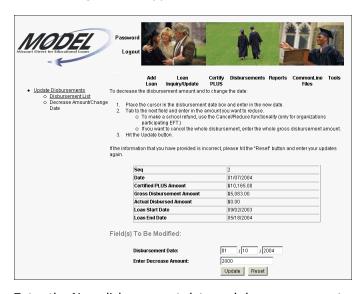
- Select another task or log out.

Decreasing a Disbursement Amount and Changing the Disbursement Date

To decrease the disbursement amount and change the disbursement date:

a. Perform steps one and two, if you have not already done so.

b. Click on the **Decrease Amount and Change Date** link (see page 97).

The following window appears:

c. Enter the New disbursement date and decrease amount.

Important: if you have never entered a decrease amount, see the figure on page 99 before continuing.

d. Click the **Update** button

If your update is successful, you'll see the following:

e. Do you want to *modify another disbursement for this individual*, or *view the results of the modification you just made?*

Yes: Do the following:

- Click the **Select Disbursement** button, and:

- Repeat steps 2 and 3 (page 95 - 97).

No: The procedure is complete.

- Select another task or log out.

Cancelling/Reducing a Disbursement

To cancel or reduce a disbursement:

a. Perform steps one and two, if you have not already done so.

b. Click on the **Cancel/Reduce Disbursement** link (see page 97).

The following window appears:

c. Enter the cancellation amount:

d. Click the **Update** button

If your update is successful, you'll see the following:

e. Do you want to *modify another disbursement for this individual*, or *view the results of the modification you just made?*

   Yes: Do the following:

   - Click the **Select Disbursement** button, and:

   - Repeat steps 2 and 3 (page 95 - 97).

   No: The procedure is complete.

   - Select another task or log out.

Changing a Single Disbursement Hold/ Release Status

To change a Hold/Release Status:

---

a. Perform steps one and two, if you have not already done so.

b. Click on the **Hold/Release Disbursement** link (see page 97).

   The following window appears:

c. Select **Hold** or **Release** from the dropdown menu:

d. Click the **Update** button

If your update is successful, you'll see the following:

e. Do you want to *modify another disbursement for this individual*, or *view the results of the modification you just made?*

Yes: Do the following:

- Click the **Select Disbursement** button, and:

- Repeat steps 2 and 3 (page 95 - 97).

No: The procedure is complete.

- Select another task or log out.

WORKING WITH COMMONLINE FILES

MODEL Direct gives you the ability to:

- submit, view and upload Commonline files,
- work with Third Party/Unsolicited Response Files (see page 109), and:
- work with Disbursement Roster Files (see page 111).

If you use a Financial Aid Management (FAM) application (such as Power-faids, Colleague or Banner) you can easily integrate it into the MODEL Direct environment.
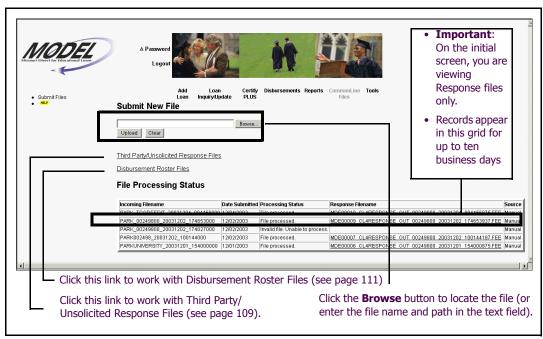
Submitting a Commonline File

❑ TO SUBMIT A COMMONLINE FILE:

1. Log into MODEL Direct, if you have not already done so (see page 2).

2. From the MODEL Direct Home Page, select the **Commonline Files** link:

You'll see the following screen:

Click this link to work with Disbursement Roster Files (see page 111)

Click this link to work with Third Party/ Unsolicited Response Files (see page 109).

Click the **Browse** button to locate the file (or enter the file name and path in the text field).

3. Do one of the following:

   o Click the **Browse** button to locate the file you want to submit, or:

   o Enter the filename and path in the text field.

4. Click the **Upload** button.

   The file appears in the **File Processing Status** Grid:

If the file was successfully transmitted, a response file is sent. The name of the Response file appears in this column.

• Click on the link to view and/or download the data in the response file (see following page).

5. Review the following information about the file:

Field	Description/Notes
Incoming Filename	Name of file you submitted
Date Submitted	
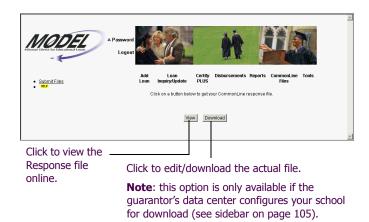
Field	Description/Notes
Processing Status	One of the following: The most common file processing statuses are: • FILE_OK (File processed) • FILE_INVALID (Invalid Commonline format) • FILE_DUP (Duplicate File) • FILE_ENT_TIMEOUT (System Timed Out) • FILE_FAIL (Other File Failure)
Response Filename	If your file was processed, the corresponding response file (view this file to research/confirm/reconcile the original file). • Click on the link to view and/or download the Response file (see the previous and the following figures).
Source	Source of the original Commonline file. Valid values are: • EMail • FTP • Web

6. *Do you want to see the response file?*

   No: Proceed to step 7.

   Yes: Click on the name of the response file (see previous figure).

   You'll see the following screen:

Click to view the Response file online.

Click to edit/download the actual file.

Note: this option is only available if the guarantor's data center configures your school for download (see sidebar on page 105).
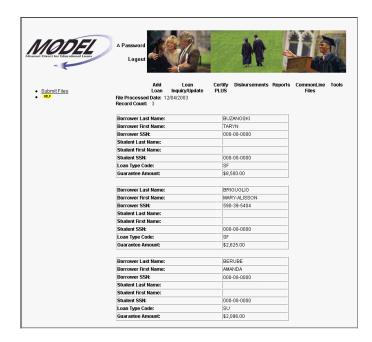
7. Do you want to *view the response file data* within MODEL Direct, or *download and work with the actual response file*?

   To View the Response file data from within MODEL Direct:

   a. Click on the **View** button.

   You'll see a screen similar to the following:

b. View the following header/trailer information:

    - **File Processed Date**

    - **Record Count**

c. View the following for each record:

    - **Borrower Last Name/First Name/SSN**

    - **Student Last Name/First Name/SSN**

    - **Loan Type Code**

    - **Guarantee Amount**

To Download the Response File:

a. Click on the **Download** button.

You'll see a screen similar to the following:

- Click the **Open** button to view the file in a text editor (Notepad, UltraEdit 32, etc.), or:

- Click the **Save** button to copy the file to your hard drive or network.
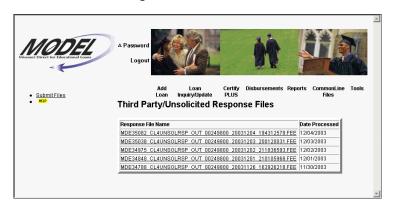
Working with Third Party/Unsolicited Response Files

❑ **TO VIEW/DOWNLOAD THIRD PARTY/UNSOLICITED RESPONSE FILES:**

1. Log into MODEL Direct, if you have not already done so (see page 2).
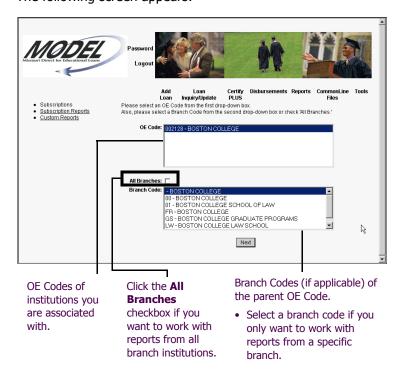
   From the MODEL Direct Home Page, select the **Commonline Files** link: You'll see the main Commonline screen (see page 105).
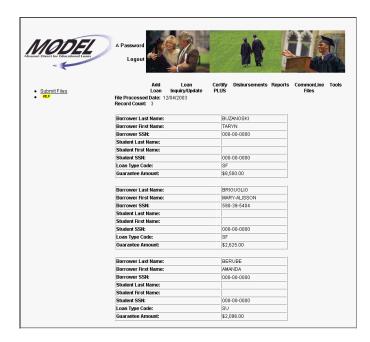
2. Click on the **Third Party/Unsolicited Response File** link.

   You'll see the following:

3. Do you want to *view the third party/unsolicited response file data* within MODEL Direct, or *download and work with the actual file*?

   To view Third Party/Unsolicited Response File from within MODEL Direct:

   a. Click on the **View** button.

      You'll see a screen similar to the following:

b. View the following header/trailer information:

- **File Processed Date**

- **Record Count**

c. View the following for each record:

- **Borrower Last Name/First Name/SSN**

- **Student Last Name/First Name/SSN**

- **Loan Type Code**

- **Guarantee Amount**

To Download the Third Party/Unsolicited Response File:

---

a. Click on the **Download** button.

You'll see a screen similar to the following:

b. Do one of the following:

- Click the **Open** button to view the file in a text editor (Notepad, UltraEdit 32, etc.), or:

- Click the **Save** button to copy the file to your hard drive or network.
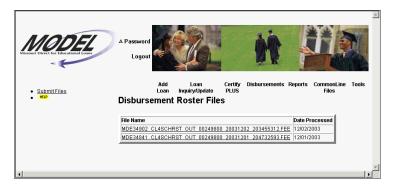
Working with Disbursement Roster Files

❑ **TO VIEW/DOWNLOAD DISBURSEMENT ROSTER FILES:**

1. Log into MODEL Direct, if you have not already done so (see page 2).

2. From the MODEL Direct Home Page, select the **Commonline Files** link (see page 105).

   You'll see the main Commonline screen (see page 105).
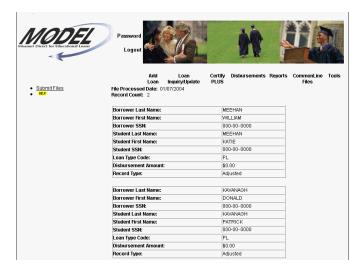
3. Click on the **Third Party/Unsolicited Response File** link

   You'll see the following:

4. Do you want to *view the disbursement Roster file data* within MODEL Direct, or *download and work with the actual file*?

   To view Disbursement Roster File from within MODEL Direct:

   a. Click on the **View** button.

   You'll see a screen similar to the following:

b. View the following header/trailer information:

   - **File Processed Date**

   - **Record Count**

c. View the following for each record:

   - **Borrower Last Name/First Name/SSN**

   - **Student Last Name/First Name/SSN**

   - **Loan Type Code**

   - **Disbursement Amount**

   - **Record Type Code.** One of the following:

     • **N** (New)

     • **R** (Reissued)

     • **A** (Adjusted)

To Download the Disbursement Roster File:

a. Click on the **Download** button.

   You'll see a screen similar to the following:

b. Do one of the following:

   - Click the **Open** button to view the file in a text editor (Notepad, UltraEdit 32, etc.), or:

   - Click the **Save** button to copy the file to your hard drive or network.

CHAPTER 7   **WORKING WITH REPORTS**

MODEL Direct provides you with extensive reporting capabilities. You can:

- subscribe to any or all of the following reports:
    - Copayable Check Roster
    - EFT Roster
    - Individual Check Roster
    - Monthly Pre-Claims Assistance Report
    - Pre-Disbursement Roster
    - Processing Summary Report
    - Notice of Loan Approval
    - Missing Promissory Note Report
- manage your subscriptions (i.e., elect which reports you want to receive).
- view and/or download the following custom reports on demand:
    - Approved Loans With Disbursement Information (Summary)
    - Approved Loans With Disbursement Information (Detail)
    - Pending Disbursements with Hold and Release Status (Summary)
    - Pending Disbursements with Hold and Release Status (Detail)
    - Loans Not Approved with Reason Code
    - Refunded/Cancelled Loans
    - MPN Receipt by SSN
    - Add Loan Report
    - Update Loan Report
    - CommonLine M-Record Suppression Report
    - School Certification Request
    - Loans by Signature Date/Method

Working with Subscription Reports

Your school has a profile in the MODEL Direct database. Part of the profile includes the output (reports and feeds) your school elected to receive. A subset of these reports is available through MODEL Direct (see list on previous page), and you can subscribe to these reports (i.e., elect to view/download them on the web).

Subscribing to a Report

❑ **TO SUBSCRIBE TO A MODEL DIRECT REPORT:**
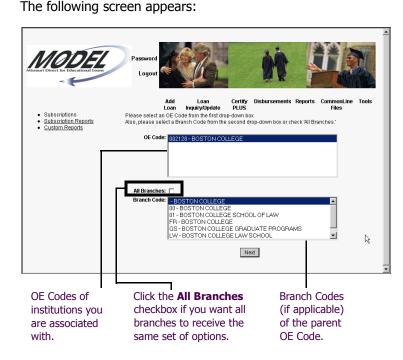
1. Log into MODEL Direct, if you have not already done so (see page 2).

2. From the MODEL Direct Home Page, select the **Reports** link:

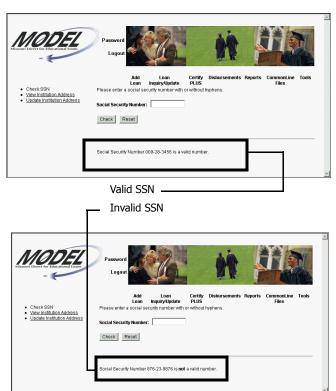The screen refreshes, and the Report options appear at the left:

3. Click on the **Subscription** link (see figure above).

The following screen appears:

OE Codes of institutions you are associated with.

Click the **All Branches** checkbox if you want all branches to receive the same set of options.

Branch Codes (if applicable) of the parent OE Code.

4. If needed, select the OE Code and Branch Code(s) you want to work with:

    a. In the OE Codes box (see figure above), *do you see more than one institution*?

        No: You are only associated with one institution. Proceed to step b.

        Yes: Click on the desired institution to select it. Proceed to step b.

    b. *Does your institution have branch codes?*

        No: go to step d.

        Yes: go to step c.

    c. Do you want view or modify options for a specific Branch Code, or for all branch codes?
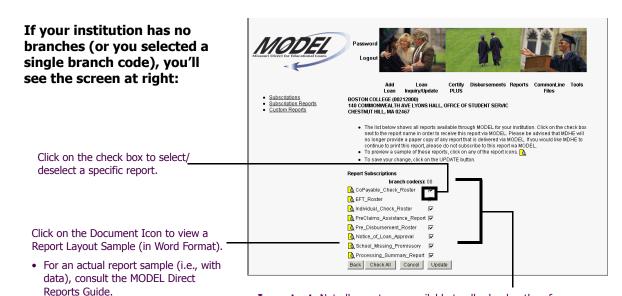
        To modify options for a specific branch code: In the **Branch Codes** box, select the desired branch code.

        To modify options for all branch codes: Click the **All Branches** checkbox (see previous figure).

    d. Click the **Next** button.

        You'll see one of the following:

If your institution has no branches (or you selected a single branch code), you'll see the screen at right:

Click on the check box to select/deselect a specific report.

Click on the Document Icon to view a Report Layout Sample (in Word Format).

- For an actual report sample (i.e., with data), consult the MODEL Direct Reports Guide.
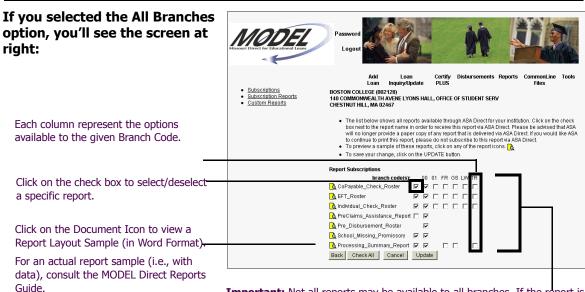
Important: Not all reports are available to all schools - therefore, you may not see all of these reports.

- If you want one of these reports - but do not currently see it in your subscriptions window - contact your Client Service Representative to have your school profile modified.

If you selected the All Branches option, you'll see the screen at right:

Each column represent the options available to the given Branch Code.

Click on the check box to select/deselect a specific report.

Click on the Document Icon to view a Report Layout Sample (in Word Format).

For an actual report sample (i.e., with data), consult the MODEL Direct Reports Guide.

Important: Not all reports may be available to all branches. If the report is not currently available to a branch, you will not see a checkbox in the column for the branch.

- If you want a report you cannot access via this window, contact your Client Service Representative to have your school profile modified.

5. Do the following to change report settings:

   To change a specific report setting: click on the report checkbox to select/deselect the item.

   To select all reports: click the **Select All** button.

6. Click the **Update** button.

   You'll see the following window:

7. *Do you want to review your changes?*

   No: You're done updating your subscriptions.

   Yes: Click on the link in the second paragraph of the confirmation window (see previous figure).

Viewing and Downloading Subscription Reports

❏ **TO VIEW OR DOWNLOAD A SUBSCRIPTION REPORT:**

1. Log into MODEL Direct, if you have not already done so (see page 2).

2. From the MODEL Direct Home Page, select the **Reports** link:

Before you begin...

MODEL Direct groups your reports into three categories:
- reports that are 1 - 5 days old,
- reports that are 6 - 20 days old, and:
- Reports over 20 days old.

If a report is over 20 days old, you cannot view it through MODEL Direct. You must contact the guarantor to obtain a printed copy of the report.

The screen refreshes, and the Report options appear at the left:
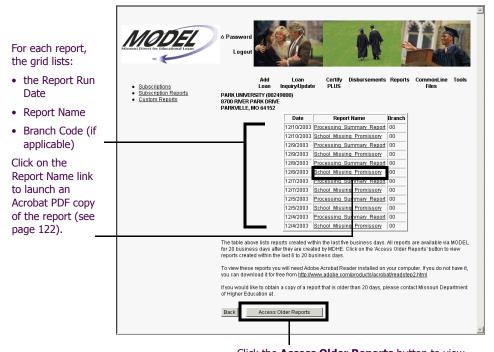
3. Click on the **Subscription Reports** link (see figure above).

The following screen appears:

OE Codes of institutions you are associated with.

Click the **All Branches** checkbox if you want to work with reports from all branch institutions.

Branch Codes (if applicable) of the parent OE Code.
- Select a branch code if you only want to work with reports from a specific branch.

4. If necessary, select the OE code/Branch code(s) you want to work with (or select the **All Branches** button - see previous figure).

5. Click the **Next** button

You'll see the following window, listing all reports that are 1 - 5 days old:

For each report, the grid lists:

- the Report Run Date
- Report Name
- Branch Code (if applicable)

Click on the Report Name link to launch an Acrobat PDF copy of the report (see page 122).

Click the **Access Older Reports** button to view reports between 6 and 20 days old.

6. *Do you see the desired report in the grid?*

Yes: Go to step 7

No: Click on the **Access Older Reports** button.

You'll see the following window, listing all reports between 6 - 20 days old:

If you see the report: go to step 7.

If you do not see the report: The report is more than 20 days old. You cannot view the report through MODEL Direct; you must contact the guarantor to obtain a printed copy.
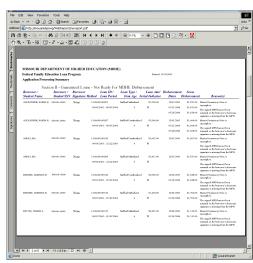
7. Click the **Report Name** link (see page 121).

Your report opens in Adobe Acrobat Reader:

You can save or print the report:

- To save the report, you must have:
  - the full version of Adobe Acrobat, or:
  - Acrobat Reader 5 or greater.

Consult your Acrobat documentation or Online Help for more information.

Working with Custom Reports

Custom reports differ from subscription reports in that:
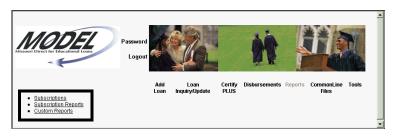
- they are not dependant on your school profile (see page 118),

- they can be run at any time, and:

- you can enter report parameters (such as date ranges).

❑ TO RUN A CUSTOM REPORT:

1. Log intoMODEL Direct, if you have not already done so (see page 2).

2. From the MODEL Direct Home Page, select the **Reports** link:
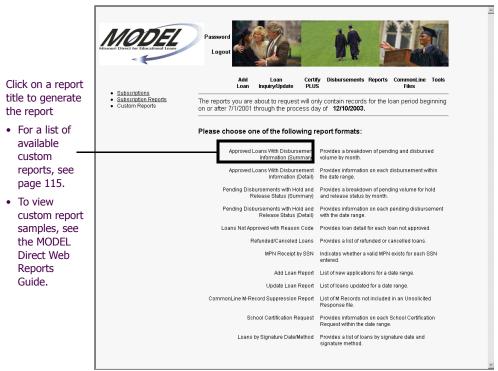
The screen refreshes, and the Report options appear at the left:

3. Click on the **Custom Reports** link (see figure above)

The following screen appears:

Click on a report title to generate the report

- For a list of available custom reports, see page 115.

- To view custom report samples, see the MODEL Direct Web Reports Guide.
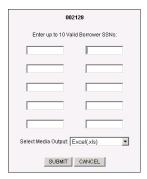
4. Click on the title of the report you want to generate.

You will be prompted to enter report parameters.

o You will see one of the following windows (depending on the report you are generating):

Note: some reports do not require you to select the output order (see following table).
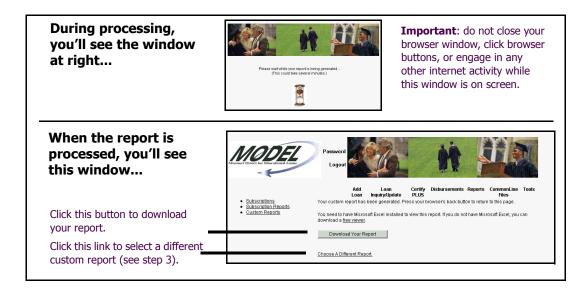
The **MPN Receipt by SSN** Report requires you to enter series of Social Security Numbers (up to 10).

5. Enter the following as necessary:

Field	Description/Notes
Select Branch Code	By default, all branches are selected. • Optionally, you can select a specific branch code from the dropdown list.

Select a Loan Type	By default, all loan types are selected.
	• Optionally, you can select one of the following loan types from the dropdown list:
	  - SF (Stafford Subsidized)
	  - SU (Stafford Unsubsidized)
	  - PL (PLUS Loan)

From/to Date	Enter a date range for the given report. • Field labels may differ based on report type (i.e., "Enter Disbursement Date", "Enter SCR Date", etc.).
SSN	For MPN Receipt by SSN Report only (enter a series of SSNs - see figure on page 124).
Select Media Output	The following output formats are available: • Comma Delimited (.CSV) • Plain Text (.TXT) • Microsoft Excel (.XLS)

Select Output Order	From the dropdown menu, select **Borrower**, **Lender**, or **School** order.
	• This option is not available for the following reports:
	  - Approved Loans with Disbursement Information (Summary)
	  - Pending Disbursements with Hold/Release Status (Summary)
	  - MPN Receipt by SSN
	  - CommonLine M-Record Suppression Report

6. Click the **Submit** button.

You'll see the following:

During processing, you'll see the window at right...

Please wait while your report is being generated...
(This could take several minutes.)

Important: do not close your browser window, click browser buttons, or engage in any other internet activity while this window is on screen.

When the report is processed, you'll see this window...

MODEL
Missouri Direct for Educational Loans

Password

Logout

Add Loan | Loan Inquiry/Update | Certify PLUS | Disbursements | Reports | CommonLine Files | Tools

• Subscriptions
• Subscription Reports
• Custom Reports

Your custom report has been generated. Press your browser's back button to return to this page.

You need to have Microsoft Excel installed to view this report. If you do not have Microsoft Excel, you can download a free viewer.

Download Your Report

Choose A Different Report.

Click this button to download your report.

Click this link to select a different custom report (see step 3).

7. Click the **Download** button.

   You'll see the following:

8. Do one of the following:

   o Click the Open button to view the report in your browser (or helper application - i.e., Excel).

   o Click the Save button (to view the file at a later time).

9. *Do you want to generate another report?*

   No: The procedure is complete.

   Yes: Do the following:

   o Click the **Back** button on your browser.

   o Click the **Choose a Different Report** link (see figure on page 125).

   o Repeat steps 4 through 9.

WORKING WITH THE TOOLS MENU

From the Tools menu, you can:

- validate an SSN,

- view contact information (for any institution in the database), and:

- update addresses/contact information (for your institution and/ or branches).

Validating a Social Security Number (SSN)

❑ TO VALIDATE AN SSN:

1. Log into MODEL Direct, if you have not already done so (see page 2).

2. From the MODEL Direct Home Page, select the **Tools** link:

The screen refreshes, and the Tool options appear at the left:

3. Click on the **Check SSN** link (see figure above)

The following screen appears:

4. Do the following:

- Enter a 9 digit SSN, and:

- Click the **Check** button.

    The screen refreshes, and one of the following messages appears:

Valid SSN

Invalid SSN

5. Repeat steps 4 and 5 for each SSN you want to validate.

Viewing Institution Contact Information
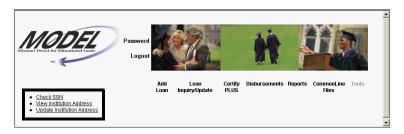
You can view contact information for any institution in the MODEL Direct database.

❑   **TO VIEW AN INSTITUTION'S CONTACT INFORMATION:**

1. Log into MODEL Direct, if you have not already done so (see page 2).

2. From the MODEL Direct Home Page, select the **Tools** link:

   The screen refreshes, and the Tool options appear at the left:

3. Click on the **View Institution Address** link (see figure above).

The following screen appears:
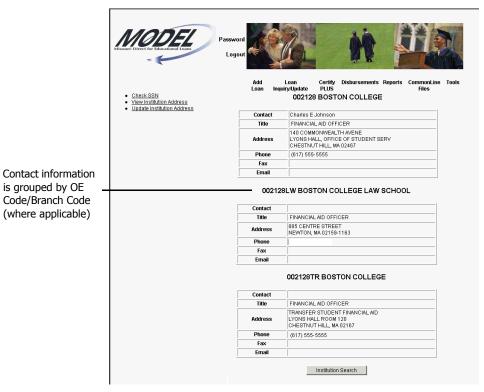
Check to view all contact information across all branches (see next step).

4. Enter the following as applicable:

   o The institution's OE Code, or:

   o The Institution's Branch Code.

   Note: Check the **All Branches** checkbox to view all con-
   tacts across all branch codes (see previous figure).

5. Click the **Search** button.

You'll see a window similar to the following:

Contact information is grouped by OE Code/Branch Code (where applicable)

6. Review the desired contact information (Name, Title, Address, Phone/Fax/EMail).

7. *Do you want to view another organization's contact information?*

   No: The procedure is complete.

   Yes: Do the following:

   o Click the **Institution Search** button, and:

   o Repeat steps 3 through 6.

Updating Your Institution's Contact Information

You can update contact information for your institution and/or its branches.

❑ **TO MODIFY YOUR CONTACT INFORMATION:**

1. Log into MODEL Direct, if you have not already done so (see page 2).

2. From the MODEL Direct Home Page, select the **Tools** link:

The screen refreshes, and the Tool options appear at the left:

3. Click on the **Update Institution Address** link (see figure above).

   The following screen appears:

4. If needed, Select the OE Code and Branch Code(s) you want to work with:

   a. In the OE Codes box (see figure above), *do you see more than one institution*?

      No: You are only associated with one institution. Proceed to step b.

      Yes: Click on the desired institution to select it. Proceed to step b.

   b. *Does your institution have branch codes?*

      No: Go to step c.

      Yes: In the Branch Codes box, click on the desired Branch Code (by default the parent institution is selected).

   c. Click the **Next** button.

      You'll see the following screen:

5. Edit any of the following fields as necessary:

- First Name
- Last Name
- Title
- Address Line 1
- Address Line 2
- City

- State
- Postal Code
- Phone
- Phone Ext
- Fax
- EMail

6. Click the **Update** button.

   You'll see the following:

7. Do you want to update another contact?

   No: The procedure is complete.

   Yes: Do the following:

   o Click on the **Institution Search** button (see figure above), and:

   o Repeat steps 3 through 7.

LOAN PHASE CODE DESCRIPTIONS

In most applications, a field is either Read Only (you can view it, but not modify it) or editable (you can update the data at any time).

MODEL Directcontains a third category of data - fields that can only be modified under certain conditions (due to regulation and/or business rules). In many cases, the ability to modify a given data field depends on what *phase,* or processing state, the loan is in.

The following chart lists all loan Phase codes, along with a description. Please note the following abbreviations:

- **DS** - Disbursement Services (commonly referred to as an ATOM Loan)

- **NDS** - Non Disbursement Services Loan (i.e., guarantee only)

- **PA** - Lender of record has a preapproval agreement with the Operating Organization (i.e., loan is immediately guaranteed)

- **NPA** - non-preapproval Lender (loan must be reviewed before guarantee).

Loan Phase	Description
0	Prior to Approval
5	Active Preclaim
6	Active Claim
7	Claim Paid
8	Resolved Defaults
2 NPA DS	DS, Non-PA: Post Approval - Prior to Disbursement Invoicing
2 PA DS	DS, PA: Post Approval - Prior to Disbursement Invoicing
3 NPA DS	DS, Non-PA: Loan on a Paid Disbursement invoice, but not on a Roster
3 NPA NDS	Non-DS, Non-PA: Current date is not more than 7 days after approval date OR loan's earliest disbursement date is at least 8 days in future
3 PA DS	DS, PA: Loan on a Paid Disbursement invoice, but not on a Roster
3 PA NDS	Non-DS, PA: Current date is not more than 7 days after approval date OR loan's earliest disbursement date is at least 8 days in future
4 NPA DS	DS, Non-PA: Loan has appeared on a Roster
4 NPA NDS	Non-DS, Non-PA: Current date is more than 7 days after approval AND earliest disb date is past or less than 8 days in future
4 PA DS	DS, PA: Loan has appeared on a Roster
4 PA NDS	Non-DS, PA: Current date is more than 7 days after approval AND earliest disb date is past or less than 8 days in future

NSLDS LOAN STATUS CODES

The table below lists:

- all NSLDS Status Codes,

- the effective date for the status,

- whether the code represents an open or closed status, and:

- whether the code represents defaulted or non-defaulted status.

Code	Status	Effective Date	Open/ Closed	Default/ Non-Default
AL	Abandoned Loan	>= 1/1/01	Open	Non-Default
BC	Bankruptcy Claim, Discharged	Anytime	Closed	Default
BK	Bankruptcy Claim, Active	Anytime	Open	Default
CA	Cancelled	Anytime	Closed	Non- Default
CS	Closed School Discharge	>= 1/1/01	Closed	Default
DA	Deferred	Anytime	Open	Non- Default
DB	Defaulted, Then Bankrupt, Active, Chapter 13	Anytime	Open	Default
DC	Defaulted, Compromise	Anytime	Closed	Default
DD	Defaulted, Then Died	Anytime	Closed	Default
DE	Death	Anytime	Closed	Default
DF	Defaulted, Unresolved	>= 1/1/01	Open	Default
DI	Disability	Anytime	Closed	Default
DK	Defaulted, Then Bankrupt, Discharged, Chapter 13	Anytime	Closed	Default
DL	Defaulted, In Litigation	Anytime	Open	Default
DN	Defaulted, Then Paid in Full by Consolidation	>= 1/1/01	Closed	Default
DO	Defaulted, Then Bankrupt, Active, Other	Anytime	Open	Default
DP	Defaulted, Paid in Full	Anytime	Closed	Default
DR	Defaulted, Loan Included in Roll-up	>= 1/1/01	Closed	Default
DS	Defaulted, Then Disabled	Anytime	Closed	Default
DT	Defaulted, Collection Terminated	Anytime	Open	Default
DU	Defaulted, Unresolved	<= 12/31/ 01	Open	Default
DW	Defaulted, Write-Off	Anytime	Closed	Default

Code	Status	Effective Date	Open/ Closed	Default/ Non-Default
DX	Defaulted, Six Consecutive Payments	<= 12/31/ 01	Open	Default
DZ	Defaulted, Six Consecutive Payments, Then Missed Payments	>= 1/1/01	Open	Default
FB	Forbearance	Anytime	Open	Non- Default
FC	False Certification Discharge	>= 1/1/01	Closed	Default
IA	Loan Originated	>= 1/1/01	Open	Non- Default
ID	In School or Grace Period	<= 12/31/ 01	Open	Non- Default
IG	In Grace Period	>= 1/1/01	Open	Non- Default
IM	In Military Grace	>= 1/1/01	Open	Non- Default
OD	Defaulted, Then Bankrupt, Discharged, Other	Anytime	Closed	Default
PC	Paid in Full Through Consolidation Loan	<= 12/31/ 01	Closed	Non- Default
PF	Paid in Full	Anytime	Closed	Non- Default
PM	Presumed Paid in Full	>= 1/1/01	Closed	Non- Default
PN	Non-defaulted, Paid in Full Through Consolidation Loan	>= 1/1/01	Closed	Non- Default
RF	Refinanced	Anytime	Closed	Non- Default
RP	In Repayment	Anytime	Open	Non- Default
UA	Temporarily Uninsured, No Default Claim Requested	>= 1/1/01	Open	Non- Default
UB	Temporarily Uninsured, Default Claim Denied	>= 1/1/01	Open	Non- Default
UC	Permanently Uninsured/Unreinsured, No Default Claim Requested	>= 1/1/01	Closed	Non- Default
UD	Permanently Uninsured/Unreinsured, Default Claim Denied	>= 1/1/01	Closed	Non- Default
UI	Uninsured/Unreinsured	<= 12/31/ 01	Closed	Non- Default
XD	Defaulted, Six Monthly Payments	>= 1/1/01	Open	Default

Index